Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 12/15/1976

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
OBRIEN & GERE LIMITED

P.O. BOX 4873
SYRACUSE, NY 13221-4873

2b Employer Identification Number (EIN)
16-1284512

2c Plan Sponsor's telephone number
315-956-6100

2d Business code (see instructions)
541330

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.	04/12/2016	PETER R KOVAL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	04/11/2016	EDWARD J ZAWADZKI
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Preparer's telephone number (optional)

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b** EIN	
a Sponsor's name	**4c** PN	
5 Total number of participants at the beginning of the plan year	**5**	1055
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)**	847
a(2) Total number of active participants at the end of the plan year	**6a(2)**	798
b Retired or separated participants receiving benefits	**6b**	3
c Other retired or separated participants entitled to future benefits	**6c**	265
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1066
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	1066
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1066
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE 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 01/01/2014 and ending 12/31/2014

A Name of plan
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
OBRIEN & GERE LIMITED

D Employer Identification Number (EIN)
16-1284512

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

PRUDENTIAL RETIREMENT INSURANCE & ANNUITY CO.

(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
06-1050034	93629	38848-001	1066	01/01/2014	12/31/2014

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(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	19059206
5	Current value of plan's interest under this contract in separate accounts at year end	5	65001899

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☒ other ▶ GUARANTEED GENERAL ACCOUNT CONTRACT

b	Balance at the end of the previous year			7b	19971225
c	Additions: (1) Contributions deposited during the year	7c(1)	1090337		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	382243		
	(4) Transferred from separate account	7c(4)	1181885		
	(5) Other (specify below)	7c(5)	757338		
	▶ LOAN REPAYMENTS TRANSFERS IN MISCELLANEOUS IN				
	(6)Total additions			7c(6)	3411803
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	23383028
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	2316495		
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)	1259481		
	(4) Other (specify below)	7e(4)	747846		
	▶ LOAN INITIATIONS, TRANSFERS OUT MISCELLANEOUS OUT FORFEITURE DEBITS				
	(5) Total deductions			7e(5)	4323822
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	19059206

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
OBRIEN & GERE LIMITED

D Employer Identification Number (EIN)
16-1284512

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(b) Enter name and EIN or address of person who provided you disclosure 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)

GALLAGHER BENEFIT SERVICES, INC.

36-4291971

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 27	NONE	25000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

GALLAGHER BENEFITS SERVICES, INC.

TWO PIERCE PLACE - 14TH FLOOR
ITASCA, IL 60143

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	NONE	12500	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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?
13 15 50 64	NONE	8325	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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)

THE PRUDENTIAL INSURANCE COMPANY OF

22-1211670

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 15 37 38 49 50 64	NONE	0	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

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
PRUDENTIAL RETIREMENT INSURANCE AND	15 64	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRUDENTIAL RETIREMENT INSURANCE AND 06-1050034	10.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2014 TO 12/31/2014 GUARANTEED INCOME FUND

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRUDENTIAL INVESTMENTS, LLC 22-3468527	19.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2014 TO 12/31/2014 TARGET SMALL CAP VALUE FD

(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

(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: KANE, BOWLES & MOORE, P.C.	**b** EIN: 16-1385225	
c Position: AUDITOR		
d Address: 209 SECOND STREET LIVERPOOL, NY 13088	**e** Telephone: 315-451-6167	

Explanation: KANE, BOWLES & MOORE, P.C. MERGED WITH DERMODY, BURKE & BROWN, CPAS, LLC ON JANUARY 1, 2015.

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
OBRIEN & GERE LIMITED

D Employer Identification Number (EIN)
16-1284512

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

a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNL GROWTH/ARTISAN

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-259	P	10466653

a Name of MTIA, CCT, PSA, or 103-12 IE: LCV/WELLINGTON MGMT

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-184	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP GROWTH/ARTISAN

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-185	P	9387008

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP GROWTH/TIMESSQ

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-132	P	5880144

a Name of MTIA, CCT, PSA, or 103-12 IE: LRG CP GRTH/EAT VANCE FD

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-747	P	2115126

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU DAY ONE IFX TARG BAL

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-697	P	69367

a Name of MTIA, CCT, PSA, or 103-12 IE: CORE BOND ENHAN INDEX

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
06-1050034-036	P	5108045

a Name of MTIA, CCT, PSA, or 103-12 IE: LRGE CP GRWTH/JENNISON FD		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-408	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9876221
a Name of MTIA, CCT, PSA, or 103-12 IE: IFX LT INC & EQUITY FD I		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-515	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13956
a Name of MTIA, CCT, PSA, or 103-12 IE: IFX LT AGG GROWTH FD I		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-511	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 116132
a Name of MTIA, CCT, PSA, or 103-12 IE: IFX LT GROWTH FUND I		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-512	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 17103
a Name of MTIA, CCT, PSA, or 103-12 IE: IFX LT BALANCED FUND I		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-513	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28479
a Name of MTIA, CCT, PSA, or 103-12 IE: IFX LT CONSERVATIVE FD I		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-514	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26166
a Name of MTIA, CCT, PSA, or 103-12 IE: IFX LT INC & EQUTY FD S		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-515	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 243385
a Name of MTIA, CCT, PSA, or 103-12 IE: SA/TEMPLETON FOREIGN STGY		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-080	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1170797
a Name of MTIA, CCT, PSA, or 103-12 IE: SA/T ROWE PR EQ INC STRAT		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-265	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3250366
a Name of MTIA, CCT, PSA, or 103-12 IE: LIFETIME BALANCED FD		
b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.		
c EIN-PN 06-1050034-168	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12624234

a Name of MTIA, CCT, PSA, or 103-12 IE: DRYDEN S & P 500 INDEX FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-123	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4608717

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
OBRIEN & GERE LIMITED

D Employer Identification Number (EIN)
16-1284512

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	23348	24017
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1145001	890541
(2) Participant contributions	1b(2)	116836	118963
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	1618644	1586994
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	71414230	65001899
(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)	6603906	20731554
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	19971225	19059206
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	18905337	21037420
(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	119798527	128450594
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	9000	9000
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	9000	9000
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	119789527	128441594

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)	3183002	
(B) Participants	2a(1)(B)	5383454	
(C) Others (including rollovers)	2a(1)(C)	301953	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		8868409
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)	67850	
(F) Other	2b(1)(F)	382243	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		450093
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	171095	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		171095
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	3523832	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		3523832

		(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)		3600193
(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)		1267723
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		17881345
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9185413	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		9185413
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		1365
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	42500	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		42500
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		9229278
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		8652067
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: DERMODY, BURKE & BROWN, CPAS, LLP **(2)** EIN: 01-0723685

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		2000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

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

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

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

Part V Trust Information (optional)

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
OBRIEN & GERE LIMITED

D Employer Identification Number (EIN)
16-1284512

Part I Distributions

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

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

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

EIN(s): 22-1211670

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

FINANCIAL STATEMENTS
December 31, 2014 and 2013

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O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

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Dermody, Burke & Brown, CPAs, LLC

INDEPENDENT AUDITORS' REPORT

TO THE TRUSTEES OF
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

Report on the Financial Statements

We have audited the accompanying financial statements of **O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN** (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014, 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 from 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 control 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 O'Brien & Gere Incentive Savings and Retirement Plan as of December 31, 2014, 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.

Prior Period Financial Statements

The financial statements of O'Brien & Gere Incentive Savings and Retirement Plan as of and for the year ended December 31, 2013, were audited by other auditors whose report dated August 21, 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 taken as a whole. The supplemental schedule of assets held for investment purposes at end of year, referred to as "supplemental information," 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.

Dermody, Burke & Brown

DERMODY, BURKE & BROWN, CPAs, LLC

Syracuse, NY

March 9, 2016

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2014 and 2013

	2014	2013
INVESTMENTS, AT FAIR VALUE	$ 125,830,079	$ 116,894,698
Receivables:		
Notes Receivable from Participants	1,586,994	1,618,644
Participant's Contributions	118,963	116,836
Employer Contributions	890,541	1,145,001
Cash	24,017	23,348
Total Assets	128,450,594	119,798,527
LIABILITIES		
Accounts Payable	9,000	9,000
Total Liabilities	9,000	9,000
NET ASSETS AVAILABLE FOR BENEFITS	$ 128,441,594	$ 119,789,527

See notes to financial statements.

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended December 31, 2014 and 2013

	2014	2013
INVESTMENT INCOME		
Net Appreciation in Fair Value of Investments		
Pooled Separate Accounts	$ 3,600,193	$ 16,075,525
Mutual Funds	558,305	216,997
O'Brien & Gere Limited Common Stock	3,523,832	1,541,420
Interest and Dividend Income	1,262,756	741,455
Total Investment Income	8,945,086	18,575,397
Interest Income on Notes Receivable from Participants	67,850	69,023
CONTRIBUTIONS		
Employer	3,183,002	3,371,562
Participant	5,383,454	5,167,247
Rollover	301,953	542,690
Total Contributions	8,868,409	9,081,499
DEDUCTIONS		
Benefits Paid to Participants	9,186,778	5,377,262
Administrative Fees	42,500	60,135
Total Deductions	9,229,278	5,437,397
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	8,652,067	22,288,522
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	119,789,527	97,501,005
End of Year	$ 128,441,594	$ 119,789,527

See notes to financial statements.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN

General

The following brief description of the O'Brien & Gere Incentive Savings and Retirement Plan ("the Plan") provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Plan is a defined contribution profit sharing and employee savings plan covering substantially all employees of O'Brien & Gere Limited and Subsidiaries (collectively referred to as "the Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Administration

O'Brien & Gere Limited is the Plan Sponsor. The assets of the Plan are held by Prudential Retirement Insurance and Annuity Company, a Prudential Financial, Inc. business ("the Trustee"). The ISRP Committee is responsible for oversight of the Plan and determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan Sponsor's Board of Directors.

Eligibility

Generally, all employees are eligible to make contributions after they have been continuously employed by the Company for thirty days and shall be eligible to participate in the company match contribution. See ESOP contributions for further eligibility requirements.

Contributions

Participants may make qualified voluntary, Roth and catch up contributions to the Plan under Section 401(k), not to exceed statutory limits. In addition, each participant may make a non-qualified voluntary contribution of up to 10% of the participant's compensation for the Plan year. Unless a participant elects otherwise, a qualified voluntary contribution is automatically withheld at 3% of compensation upon eligibility.

The Plan Sponsor makes matching 401(k) contributions, in the form of cash or Plan Sponsor common stock at its discretion, equal to 100% of the participant's qualified voluntary contributions up to 4% of eligible pay. Employer matching contributions consisted of cash of $2,383,014 and $2,271,562 in 2014 and 2013, respectively.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Discretionary Plan Sponsor Contributions

The Plan Sponsor may make a discretionary annual profit sharing contribution for allocation to participants' accounts on the basis of compensation. There were no discretionary contributions declared by the Plan Sponsor for the Plan years ended December 31, 2014 and 2013.

ESOP Contributions

As a result of the merger of the ESOP and ISRP effective January 1, 2012, the combined ISRP plan has separate ESOP provisions. Generally, all employees are eligible to participate in the Plan Sponsor discretionary profit sharing Employee Stock Ownership contributions on the first January 1 or July 1 after completing a year of eligibility service. In addition to meeting eligibility requirements, participants must be employed on the last day of the Plan year to be eligible for the ESOP contributions, unless due to retirement, death or disability. The Plan Sponsor may make an ESOP contribution of O'Brien and Gere Limited Company Stock for allocation to participants' accounts on the basis of compensation using a pro-rata formula. The amount of the Plan Sponsor's contribution will be authorized by the Plan Sponsor's Board of Directors but shall not exceed the maximum deductible from the employer's income under Section 404(a) of the Internal Revenue Code. ESOP contributions declared and accrued by the Plan Sponsor for the Plan years ended December 31, 2014 and 2013 were $800,000 and $1,100,000, respectively.

Participant Accounts

Each participant's account is credited with the participant's and allocations of the Sponsor's contributions and the Plan earnings (losses), and charged with allocations of administrative expenses. Allocations are based on participant account balances, as defined. A separate ESOP sub-account is maintained for each participant to track the ESOP contributions and share of the assets held in the ESOP portion of the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Investments and Voting Rights

Participants direct the investment of their contributions and employer contributions into various investment options offered by the Plan.

Shares of O'Brien & Gere Limited Common Stock make up 100% of the plan investments within the ESOP portion of the Plan and some of the plan investments within the 401(k) portion of the Plan.

Participants may transfer employer contributions out of company stock, but cannot redirect investments into company stock. Also, diversification of ESOP sub-accounts rules apply.

If the participant does not select an investment account, the administrator will direct the investment.

Stock held by the Plan shall be voted by the Plan Trustee upon the instruction of the Administrative Committee appointed by the Directors of the Company except in stockholder matters which require a greater than majority affirmation vote of stock voted, in which case each participant shall have the right to vote the stock allocated to his account.

Vesting

Participants become 100% vested in their account balances, employee and employer contributions plus actual earnings thereon, upon entering the Plan.

Notes Receivable from Participants

Participants may, upon application to the administrator, borrow from their accounts, subject to Plan limitations, an amount not in excess of 50%, up to a maximum of $50,000, of their account balances, subject to certain conditions as defined in the Plan document. The loans and interest thereon shall be repaid ratably through payroll deductions over a period generally not to exceed five years. The loans are secured by the balances in the participants' accounts and bear interest at rates commensurate for loans made under similar circumstances.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Payment of Benefits

Participants can receive a final distribution of their account upon termination, retirement, death and disability. In-service withdrawals are permitted under certain circumstances. Additionally, in order to satisfy the ESOP diversification requirements, participants may receive distribution of up to 25% (50% for the final year of participant's diversification election period) of the total shares of Employer Stock held in participant's post-1986 ESOP Sub-Account once participants have reached age 55 and completed 10 years of service.

Generally, distributions over $1,000 can be postponed up to age 65, however, participants may also elect to retain their investment in Company stock for a period of five years following their termination from services.

Single-sum payments, installment payments and direct rollover options are available within the Plan.

Upon retirement under certain circumstances, participants may elect to receive a distribution of company stock from the portion relating to the ESOP sub-account and matching employer contributions that are invested in company stock.

Retirement Age

Normal retirement age is 65; participants may qualify for early retirement after age 59 1/2, with no penalty.

Administrative Expenses

Administrative expenses of the Plan are paid out of Plan assets. Administrative expenses were $42,500 and $60,135 for the years ended December 31, 2014 and 2013, respectively.

Hardship Withdrawals

Hardship withdrawals from the Plan are permitted under certain circumstances.

Plan Termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right, under the Plan to discontinue its contributions at any time, withdraw from the Plan and to terminate the Plan, subject to the provisions of ERISA.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting.

Investments, Fair Value Measurements, and Income Recognition

The Plan's investments are stated at fair value, except for the Guaranteed Income Fund with an insurance company, which is at contract value (see below).

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) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts in the financial statements and accompanying notes. Actual results could differ from those estimates.

Guaranteed Income Fund with Insurance Company

The Plan entered into a benefit-responsive income contract with Prudential Retirement Insurance and Annuity Company (Prudential) which maintains the contributions in a general account. These contracts are considered evergreen group annuity products with guarantees backed by the full faith and credit of Prudential. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. Payment obligations represent an insurance claim supported by general assets of Prudential. Expenses are calculated by Prudential and incorporated into the crediting rates. Past interest rates are not an indication of future interest rates. The account is credited daily based on the daily equivalent of the annual effective crediting rate. The contract is included in the financial statement of the Plan at contract value.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES – Continued

Guaranteed Income Fund with Insurance Company – Continued

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another Plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The concept of a value other than Contract Value does not apply to this insurance company issued general account backed evergreen (no maturity date) group annuity spread product, even upon a discontinuance of the contract, in which case Contract Value would be paid no later than 90 days from the date the sponsor provides notice to discontinue. This contract's operation is different than many other evergreen group annuity products in the market by virtue of the fact that a Market Value (Fair Value) Adjustment does not apply upon discontinuance. There are not any specific securities in the general account that back the liabilities of this annuity contract and it would be inappropriate to look to the market value of the securities within the insurer's general account to determine a Fair Value. The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specified period of time as outlined in the group annuity contract. This product is not a traditional GIC and therefore there are not any known cash flows that could be discounted. As a result, the amount shown is equal to the Contract Value.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES – Continued

Guaranteed Income Fund with Insurance Company – Continued

The guaranteed income fund does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

	2014	2013
Average Yields:		
Based on Actual Earnings and Interest Rate Credited to Participants:		
January 1 to June 30	2.05%	2.15%
July 1 to December 31	1.95%	2.15%

Notes Receivable from Participants

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Plan Expenses

All reasonable expenses of the administrator or trustee incurred in the performance of their duties hereunder or under the Plan may be paid by the employer at the employer's discretion. Any expenses not paid by the employer are expenses of the Plan.

Subsequent Events

The Plan administrator has evaluated subsequent events through March 9, 2016, the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 3 – INVESTMENTS

The following table represents the investments in this Plan:

		2014 Fair Values	2013 Fair Values
*	O'Brien & Gere Limited Common Stock	$ 21,037,420	$ 18,905,337
	Prudential Retirement and Investment Services:		
*	Core Bond Enhanced Index	5,108,044	4,021,315
*	Lifetime Balanced Fund	12,624,235	11,063,155
*	SA/ T Rowe Price Equity Income Fund	3,250,366	3,075,340
*	Large-Cap Val Wellington Mgmt Fund	0	11,014,833
*	Dryden S&P 500 Index Fund	4,608,717	3,863,522
*	Large-Cap Growth/Eaton Vance Fund	2,115,126	1,644,488
*	Mid-Capital Growth/Artisan Partners Fund	9,387,008	9,950,312
*	Small Capital Growth/Times Square Fund	5,880,144	6,343,663
*	International Growth/Artisan Partners Fund	10,466,653	10,137,682
*	Income Flex Lifetime Balanced Fund	28,479	27,268
*	Income Flex Lifetime Income and Equity Fund	13,956	13,394
	Income Flex Lifetime Income & Equity FD (S)	243,385	246,451
*	Income Flex Lifetime Aggressive Growth Fund	116,132	127,986
*	Income Flex Lifetime Growth Fund	17,103	16,363
*	Income Flex Lifetime Conservative Fund	26,166	24,391
*	SA/Templeton Foreign Strategy	1,170,797	1,186,053
*	Large Cap Growth Jennison Fund	9,876,221	8,658,014
*	Prudential Day One Income Flex Target Balance	69,367	0
	Mutual Funds:		
	JHAN Disp Value Mid Cap I	3,292,599	2,729,176
	Target Small Cap Value FD	4,072,490	3,783,622
	Ivy High Income I	225,446	73,504
	BlackRock Inflation Protected Bond	36,228	13,535
	Pimco GNMA Institutional	271,968	3
	JPMorgan Equity in Sel Share	11,999,687	0
	Columbia Small Cap IND R5	96,570	0
	Columbia Mid Cap IND R5	124,280	0
	Nuveen Real Estate	612,286	4,066
	Total at Fair Value	106,770,873	96,923,473
*	Guaranteed Income Fund (Contract Value)	19,059,206	19,971,225
	TOTAL INVESTMENTS	$ 125,830,079	$ 116,894,698

* Party-in-Interest

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 3 – INVESTMENTS – Continued

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the years ended December 31, 2014 and 2013, are reported in net appreciation in fair value of investments as follows:

	2014	2013
Pooled Separate Accounts	$ 3,600,193	$ 16,075,525
Mutual Funds	558,305	216,997
O'Brien & Gere Limited Common Stock	3,523,832	1,541,420
Total	$ 7,682,330	$ 17,833,942

Unrealized gains/(losses) from the guaranteed investment contract are not included in the statement of changes in net assets available for benefits as the contract is recorded at contract value for purposes of the net assets available for benefits.

Nonparticipant-Directed Investments

Information about the net assets and significant components of the changes in net assets relating to the O'Brien and Gere Limited Common Stock, a nonparticipant directed investment, is as follows at December 31:

	2014	2013
Net Assets:		
O'Brien & Gere Limited Common Stock	$ 21,037,420	$ 18,905,337
Changes in Net Assets:		
Contributions	$ 1,100,000	$ 1,100,000
Net Appreciation	3,523,832	1,541,420
Benefit Paid to Participants	(1,494,480)	(1,065,895)
Transfers to Participant-Directed Investments	(997,269)	(544,839)

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS

Fair value is an exit price, representing the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. The Plan reports fair value measurements using 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 are described below:

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.

Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

Following is a description of the valuation methodologies used for assets measured at fair value.

Mutual Funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Pooled Separate Accounts – Valued as computed by custodian which represents the pooled market value of underlying assets adjusted for capital gain and dividends which are automatically reinvested and deduction of administrative fee (Net Unit Value).

O'Brien & Gere Limited Common Stock – The Board of Directors of the Company resolves to adopt the stock price annually to be utilized for all subsequent stock transactions and benefit payments based on an independent appraisal (Net Asset Value per Share).

Guaranteed Income Fund: Valued at contract value. See Note 2 for valuation method.

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 administrator 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.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013:

2014	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts - Fair Value	$ 0	$ 0	$ 65,001,899	$ 65,001,899
Mutual Funds - Fair Value	20,731,554	0	0	20,731,554
Guaranteed Income Funds - Contract Value	0	0	19,059,206	19,059,206
O'Brien & Gere Limited Common Stock - Fair Value	0	0	21,037,420	21,037,420
Total Investments	$ 20,731,554	$ 0	$ 105,098,525	$ 125,830,079

2013	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts - Fair Value	$ 0	$ 0	$ 71,414,230	$ 71,414,230
Mutual Funds - Fair Value	6,603,906	0	0	6,603,906
Guaranteed Income Funds - Contract Value	0	0	19,971,225	19,971,225
O'Brien & Gere Limited Common Stock - Fair Value	0	0	18,905,337	18,905,337
Total Investments	$ 6,603,906	$ 0	$ 110,290,792	$ 116,894,698

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31:

	2014	2013
Balance, Beginning of Year	$ 110,290,792	$ 94,602,243
Contributions	8,265,489	8,912,297
Distributions	(8,792,480)	(5,998,399)
Realized Net Gain	8,232,000	4,159,249
Unrealized Net Appreciation on Investments	(1,107,975)	13,456,847
Interest and Dividends	441,665	397,533
Net Transfer to Notes Receivable from Participants	638,783	736,317
Other Transfer of Assets	(12,869,749)	(5,975,295)
Balance, End of Year	$ 105,098,525	$ 110,290,792

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

A Plan administrator determines the fair value measurement policies and procedures, subject to oversight by the Board of Trustees. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At that time, the unobservable inputs used in the fair value measurements are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

Fair Value of Investments that Calculate Net Unit Value and Net Asset Value

The following table summarizes investments measured at fair value based on net unit value (NUVs) and net asset value (NAVs) per share as of December 31, 2014 and 2013, respectively.

December 31, 2014	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Pooled Separate Accounts	$ 65,001,899	None Known	Daily, underlying mutual funds are subject to exchange regulations and business dates.	Daily, underlying mutual funds are subject to exchange regulations and business dates.
Guaranteed Income Funds - Contract Value	$ 19,059,206	None Known	In accordance with contract, Note 2.	In accordance with contract, Note 2.
O'Brien & Gere Limited Common Stock	$ 21,037,420	Reference Company December 27, 2014 Audited Financial Statements.	Subject to Plan limitations and stockholder agreement.	Subject to Plan limitations and stockholder agreement.

December 31, 2013	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Pooled Separate Accounts	$ 71,414,230	None Known	Daily, underlying mutual funds are subject to exchange regulations and business dates.	Daily, underlying mutual funds are subject to exchange regulations and business dates.
Guaranteed Income Funds - Contract Value	$ 19,971,225	None Known	In accordance with contract, Note 2.	In accordance with contract, Note 2.
O'Brien & Gere Limited Common Stock	$ 18,905,337	Reference Company December 28, 2013 Audited Financial Statements.	Subject to Plan limitations and stockholder agreement.	Subject to Plan limitations and stockholder agreement.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 5 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of pooled separate accounts managed by Prudential Retirement Insurance and Annuity Company, custodian and trustee of the Plan's assets. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

Investments and activity in shares of O'Brien & Gere Limited Stock, which is the Plan Sponsor.

Gallagher Benefit Services, Inc. provides consulting services to the Company and employees regarding the Plan.

Dermody, Burke & Brown, CPAs, LLC provides audit services to the Plan.

The service providers are paid a reasonable fee and these transactions qualify as party-in-interest transactions and are considered to be exempt.

NOTE 6 – TAX STATUS

The Plan Sponsor obtained its latest favorable determination letter on November 21, 2008 under Section 401(a) of the Internal Revenue Code in which the Internal Revenue Service stated the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code.

The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan has been audited by the Internal Revenue Service for the period ended December 31, 2010 and the return has been accepted as filed with no changes. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 7 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rates, market and credit risks. The investment in O'Brien & Gere Limited Common Stock is also exposed to concentration risk. Due to the level of risk associated with these investments and the level of uncertainty related to changes in the value of the investments, it is at least reasonably possible that changes in values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

December 31, 2014

EIN: 16-1284512
Plan No.: 003
Schedule H, Line 4. i.

	(a)	(b) Identity of Issue, Borrow, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*		O'Brien & Gere Limited Common Stock	O'Brien & Gere Limited Common Stock	$ 11,488,213	$ 21,037,420
*		Prudential Retirement & Investment Services	Guaranteed Income Fund	19,059,206	19,059,206
*		Prudential Retirement & Investment Services	Core Bond Enhanced Index	4,889,688	5,108,044
*		Prudential Retirement & Investment Services	Prudential Lifetime Balanced Funds	12,287,807	12,624,235
*		Prudential Retirement & Investment Services	T Rowe Price Equity Income Fund	3,163,686	3,250,366
*		Prudential Retirement & Investment Services	Dryden S & P 500 Index Fund	4,279,672	4,608,717
*		Prudential Retirement & Investment Services	Large Capital Growth/Eaton Vance Fund	1,926,685	2,115,126
*		Prudential Retirement & Investment Services	Mid Capital Growth/Artisan Partners	9,811,546	9,387,008
*		Prudential Retirement & Investment Services	Small Capital Growth/Times Square Fund	6,446,297	5,880,144
*		Prudential Retirement & Investment Services	International Growth/Artisan Partners Fund	11,027,493	10,466,653
*		Prudential Retirement & Investment Services	Income Flex Lifetime Balanced Fund	27,268	28,479
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Income & Equity Fund (S)	235,297	243,385
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Income and Equity Fund (I)	13,395	13,956
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Aggressive Growth Fund	117,967	116,132
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Growth Fund	16,384	17,103
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Conservative Fund	25,046	26,166
*		Prudential Retirement & Investment Services	SA/Templeton Foreign Strategy	1,375,445	1,170,797
*		Prudential Retirement & Investment Services	Large Cap Growth Jennison Fund	9,455,013	9,876,221
*		Prudential Retirement & Investment Services	Prudential Day One Income Flex Target Balance	68,679	69,367
		John Hancock	John Hancock Disciplined Value Mid Cap	3,054,553	3,292,599
		Prudential	Target Small Cap Value Fund	4,258,831	4,072,490
		Ivy Investments	Ivy High Income I	241,083	225,446
		Nuveen	Nuveen Real Estate Securities	578,558	612,286
		PIMCO	PIMCO GNMA Institutional	271,388	271,968
		Black Rock	Black Rock Inflation Protected Bond	36,752	36,228
		JPMorgan	JPMorgan Equity in Sel Share	11,593,863	11,999,687
		Columbia	Columbia Small Cap IND R5	98,256	96,570
		Columbia	Columbia Mid Cap IND R5	126,678	124,280
*		Participant Loans	Participant loans at interest rates from 4.25% to 5.75%, maturity to 2024, secured by vested participant balances	1,586,994	1,586,994
*		Identifies party-in-interest		$ 117,561,743	$ 127,417,073

O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

FINANCIAL STATEMENTS
December 31, 2014 and 2013

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O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

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Dermody, Burke & Brown, CPAs, LLC

INDEPENDENT AUDITORS' REPORT

TO THE TRUSTEES OF
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

Report on the Financial Statements

We have audited the accompanying financial statements of **O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN** (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014, 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 from 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 control 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 O'Brien & Gere Incentive Savings and Retirement Plan as of December 31, 2014, 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.

Prior Period Financial Statements

The financial statements of O'Brien & Gere Incentive Savings and Retirement Plan as of and for the year ended December 31, 2013, were audited by other auditors whose report dated August 21, 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 taken as a whole. The supplemental schedule of assets held for investment purposes at end of year, referred to as "supplemental information," 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.

Dermody, Burke & Brown

DERMODY, BURKE & BROWN, CPAs, LLC

Syracuse, NY

March 9, 2016

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2014 and 2013

	2014	2013
INVESTMENTS, AT FAIR VALUE	$ 125,830,079	$ 116,894,698
Receivables:		
Notes Receivable from Participants	1,586,994	1,618,644
Participant's Contributions	118,963	116,836
Employer Contributions	890,541	1,145,001
Cash	24,017	23,348
Total Assets	128,450,594	119,798,527
LIABILITIES		
Accounts Payable	9,000	9,000
Total Liabilities	9,000	9,000
NET ASSETS AVAILABLE FOR BENEFITS	$ 128,441,594	$ 119,789,527

See notes to financial statements.

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended December 31, 2014 and 2013

	2014	2013
INVESTMENT INCOME		
Net Appreciation in Fair Value of Investments		
Pooled Separate Accounts	$ 3,600,193	$ 16,075,525
Mutual Funds	558,305	216,997
O'Brien & Gere Limited Common Stock	3,523,832	1,541,420
Interest and Dividend Income	1,262,756	741,455
Total Investment Income	8,945,086	18,575,397
Interest Income on Notes Receivable from Participants	67,850	69,023
CONTRIBUTIONS		
Employer	3,183,002	3,371,562
Participant	5,383,454	5,167,247
Rollover	301,953	542,690
Total Contributions	8,868,409	9,081,499
DEDUCTIONS		
Benefits Paid to Participants	9,186,778	5,377,262
Administrative Fees	42,500	60,135
Total Deductions	9,229,278	5,437,397
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	8,652,067	22,288,522
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	119,789,527	97,501,005
End of Year	$ 128,441,594	$ 119,789,527

See notes to financial statements.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN

General

The following brief description of the O'Brien & Gere Incentive Savings and Retirement Plan ("the Plan") provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Plan is a defined contribution profit sharing and employee savings plan covering substantially all employees of O'Brien & Gere Limited and Subsidiaries (collectively referred to as "the Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Administration

O'Brien & Gere Limited is the Plan Sponsor. The assets of the Plan are held by Prudential Retirement Insurance and Annuity Company, a Prudential Financial, Inc. business ("the Trustee"). The ISRP Committee is responsible for oversight of the Plan and determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan Sponsor's Board of Directors.

Eligibility

Generally, all employees are eligible to make contributions after they have been continuously employed by the Company for thirty days and shall be eligible to participate in the company match contribution. See ESOP contributions for further eligibility requirements.

Contributions

Participants may make qualified voluntary, Roth and catch up contributions to the Plan under Section 401(k), not to exceed statutory limits. In addition, each participant may make a non-qualified voluntary contribution of up to 10% of the participant's compensation for the Plan year. Unless a participant elects otherwise, a qualified voluntary contribution is automatically withheld at 3% of compensation upon eligibility.

The Plan Sponsor makes matching 401(k) contributions, in the form of cash or Plan Sponsor common stock at its discretion, equal to 100% of the participant's qualified voluntary contributions up to 4% of eligible pay. Employer matching contributions consisted of cash of $2,383,014 and $2,271,562 in 2014 and 2013, respectively.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Discretionary Plan Sponsor Contributions

The Plan Sponsor may make a discretionary annual profit sharing contribution for allocation to participants' accounts on the basis of compensation. There were no discretionary contributions declared by the Plan Sponsor for the Plan years ended December 31, 2014 and 2013.

ESOP Contributions

As a result of the merger of the ESOP and ISRP effective January 1, 2012, the combined ISRP plan has separate ESOP provisions. Generally, all employees are eligible to participate in the Plan Sponsor discretionary profit sharing Employee Stock Ownership contributions on the first January 1 or July 1 after completing a year of eligibility service. In addition to meeting eligibility requirements, participants must be employed on the last day of the Plan year to be eligible for the ESOP contributions, unless due to retirement, death or disability. The Plan Sponsor may make an ESOP contribution of O'Brien and Gere Limited Company Stock for allocation to participants' accounts on the basis of compensation using a pro-rata formula. The amount of the Plan Sponsor's contribution will be authorized by the Plan Sponsor's Board of Directors but shall not exceed the maximum deductible from the employer's income under Section 404(a) of the Internal Revenue Code. ESOP contributions declared and accrued by the Plan Sponsor for the Plan years ended December 31, 2014 and 2013 were $800,000 and $1,100,000, respectively.

Participant Accounts

Each participant's account is credited with the participant's and allocations of the Sponsor's contributions and the Plan earnings (losses), and charged with allocations of administrative expenses. Allocations are based on participant account balances, as defined. A separate ESOP sub-account is maintained for each participant to track the ESOP contributions and share of the assets held in the ESOP portion of the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Investments and Voting Rights

Participants direct the investment of their contributions and employer contributions into various investment options offered by the Plan.

Shares of O'Brien & Gere Limited Common Stock make up 100% of the plan investments within the ESOP portion of the Plan and some of the plan investments within the 401(k) portion of the Plan.

Participants may transfer employer contributions out of company stock, but cannot redirect investments into company stock. Also, diversification of ESOP sub-accounts rules apply.

If the participant does not select an investment account, the administrator will direct the investment.

Stock held by the Plan shall be voted by the Plan Trustee upon the instruction of the Administrative Committee appointed by the Directors of the Company except in stockholder matters which require a greater than majority affirmation vote of stock voted, in which case each participant shall have the right to vote the stock allocated to his account.

Vesting

Participants become 100% vested in their account balances, employee and employer contributions plus actual earnings thereon, upon entering the Plan.

Notes Receivable from Participants

Participants may, upon application to the administrator, borrow from their accounts, subject to Plan limitations, an amount not in excess of 50%, up to a maximum of $50,000, of their account balances, subject to certain conditions as defined in the Plan document. The loans and interest thereon shall be repaid ratably through payroll deductions over a period generally not to exceed five years. The loans are secured by the balances in the participants' accounts and bear interest at rates commensurate for loans made under similar circumstances.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Payment of Benefits

Participants can receive a final distribution of their account upon termination, retirement, death and disability. In-service withdrawals are permitted under certain circumstances. Additionally, in order to satisfy the ESOP diversification requirements, participants may receive distribution of up to 25% (50% for the final year of participant's diversification election period) of the total shares of Employer Stock held in participant's post-1986 ESOP Sub-Account once participants have reached age 55 and completed 10 years of service.

Generally, distributions over $1,000 can be postponed up to age 65, however, participants may also elect to retain their investment in Company stock for a period of five years following their termination from services.

Single-sum payments, installment payments and direct rollover options are available within the Plan.

Upon retirement under certain circumstances, participants may elect to receive a distribution of company stock from the portion relating to the ESOP sub-account and matching employer contributions that are invested in company stock.

Retirement Age

Normal retirement age is 65; participants may qualify for early retirement after age 59 1/2, with no penalty.

Administrative Expenses

Administrative expenses of the Plan are paid out of Plan assets. Administrative expenses were $42,500 and $60,135 for the years ended December 31, 2014 and 2013, respectively.

Hardship Withdrawals

Hardship withdrawals from the Plan are permitted under certain circumstances.

Plan Termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right, under the Plan to discontinue its contributions at any time, withdraw from the Plan and to terminate the Plan, subject to the provisions of ERISA.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting.

Investments, Fair Value Measurements, and Income Recognition

The Plan's investments are stated at fair value, except for the Guaranteed Income Fund with an insurance company, which is at contract value (see below).

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) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts in the financial statements and accompanying notes. Actual results could differ from those estimates.

Guaranteed Income Fund with Insurance Company

The Plan entered into a benefit-responsive income contract with Prudential Retirement Insurance and Annuity Company (Prudential) which maintains the contributions in a general account. These contracts are considered evergreen group annuity products with guarantees backed by the full faith and credit of Prudential. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. Payment obligations represent an insurance claim supported by general assets of Prudential. Expenses are calculated by Prudential and incorporated into the crediting rates. Past interest rates are not an indication of future interest rates. The account is credited daily based on the daily equivalent of the annual effective crediting rate. The contract is included in the financial statement of the Plan at contract value.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES – Continued

Guaranteed Income Fund with Insurance Company – Continued

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another Plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The concept of a value other than Contract Value does not apply to this insurance company issued general account backed evergreen (no maturity date) group annuity spread product, even upon a discontinuance of the contract, in which case Contract Value would be paid no later than 90 days from the date the sponsor provides notice to discontinue. This contract's operation is different than many other evergreen group annuity products in the market by virtue of the fact that a Market Value (Fair Value) Adjustment does not apply upon discontinuance. There are not any specific securities in the general account that back the liabilities of this annuity contract and it would be inappropriate to look to the market value of the securities within the insurer's general account to determine a Fair Value. The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specified period of time as outlined in the group annuity contract. This product is not a traditional GIC and therefore there are not any known cash flows that could be discounted. As a result, the amount shown is equal to the Contract Value.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES – Continued

Guaranteed Income Fund with Insurance Company – Continued

The guaranteed income fund does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

	2014	2013
Average Yields:		
Based on Actual Earnings and Interest Rate Credited to Participants:		
January 1 to June 30	2.05%	2.15%
July 1 to December 31	1.95%	2.15%

Notes Receivable from Participants

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Plan Expenses

All reasonable expenses of the administrator or trustee incurred in the performance of their duties hereunder or under the Plan may be paid by the employer at the employer's discretion. Any expenses not paid by the employer are expenses of the Plan.

Subsequent Events

The Plan administrator has evaluated subsequent events through March 9, 2016, the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 3 – INVESTMENTS

The following table represents the investments in this Plan:

		2014 Fair Values	2013 Fair Values
*	O'Brien & Gere Limited Common Stock	$ 21,037,420	$ 18,905,337
	Prudential Retirement and Investment Services:		
*	Core Bond Enhanced Index	5,108,044	4,021,315
*	Lifetime Balanced Fund	12,624,235	11,063,155
*	SA/ T Rowe Price Equity Income Fund	3,250,366	3,075,340
*	Large-Cap Val Wellington Mgmt Fund	0	11,014,833
*	Dryden S&P 500 Index Fund	4,608,717	3,863,522
*	Large-Cap Growth/Eaton Vance Fund	2,115,126	1,644,488
*	Mid-Capital Growth/Artisan Partners Fund	9,387,008	9,950,312
*	Small Capital Growth/Times Square Fund	5,880,144	6,343,663
*	International Growth/Artisan Partners Fund	10,466,653	10,137,682
*	Income Flex Lifetime Balanced Fund	28,479	27,268
*	Income Flex Lifetime Income and Equity Fund	13,956	13,394
	Income Flex Lifetime Income & Equity FD (S)	243,385	246,451
*	Income Flex Lifetime Aggressive Growth Fund	116,132	127,986
*	Income Flex Lifetime Growth Fund	17,103	16,363
*	Income Flex Lifetime Conservative Fund	26,166	24,391
*	SA/Templeton Foreign Strategy	1,170,797	1,186,053
*	Large Cap Growth Jennison Fund	9,876,221	8,658,014
*	Prudential Day One Income Flex Target Balance	69,367	0
	Mutual Funds:		
	JHAN Disp Value Mid Cap I	3,292,599	2,729,176
	Target Small Cap Value FD	4,072,490	3,783,622
	Ivy High Income I	225,446	73,504
	BlackRock Inflation Protected Bond	36,228	13,535
	Pimco GNMA Institutional	271,968	3
	JPMorgan Equity in Sel Share	11,999,687	0
	Columbia Small Cap IND R5	96,570	0
	Columbia Mid Cap IND R5	124,280	0
	Nuveen Real Estate	612,286	4,066
	Total at Fair Value	106,770,873	96,923,473
*	Guaranteed Income Fund (Contract Value)	19,059,206	19,971,225
	TOTAL INVESTMENTS	$ 125,830,079	$ 116,894,698

* Party-in-Interest

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 3 – INVESTMENTS – Continued

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the years ended December 31, 2014 and 2013, are reported in net appreciation in fair value of investments as follows:

	2014	2013
Pooled Separate Accounts	$ 3,600,193	$ 16,075,525
Mutual Funds	558,305	216,997
O'Brien & Gere Limited Common Stock	3,523,832	1,541,420
Total	$ 7,682,330	$ 17,833,942

Unrealized gains/(losses) from the guaranteed investment contract are not included in the statement of changes in net assets available for benefits as the contract is recorded at contract value for purposes of the net assets available for benefits.

Nonparticipant-Directed Investments

Information about the net assets and significant components of the changes in net assets relating to the O'Brien and Gere Limited Common Stock, a nonparticipant directed investment, is as follows at December 31:

	2014	2013
Net Assets:		
O'Brien & Gere Limited Common Stock	$ 21,037,420	$ 18,905,337
Changes in Net Assets:		
Contributions	$ 1,100,000	$ 1,100,000
Net Appreciation	3,523,832	1,541,420
Benefit Paid to Participants	(1,494,480)	(1,065,895)
Transfers to Participant-Directed Investments	(997,269)	(544,839)

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS

Fair value is an exit price, representing the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. The Plan reports fair value measurements using 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 are described below:

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.

Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

Following is a description of the valuation methodologies used for assets measured at fair value.

Mutual Funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Pooled Separate Accounts – Valued as computed by custodian which represents the pooled market value of underlying assets adjusted for capital gain and dividends which are automatically reinvested and deduction of administrative fee (Net Unit Value).

O'Brien & Gere Limited Common Stock – The Board of Directors of the Company resolves to adopt the stock price annually to be utilized for all subsequent stock transactions and benefit payments based on an independent appraisal (Net Asset Value per Share).

Guaranteed Income Fund: Valued at contract value. See Note 2 for valuation method.

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 administrator 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.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013:

2014	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts - Fair Value	$ 0	$ 0	$ 65,001,899	$ 65,001,899
Mutual Funds - Fair Value	20,731,554	0	0	20,731,554
Guaranteed Income Funds - Contract Value	0	0	19,059,206	19,059,206
O'Brien & Gere Limited Common Stock - Fair Value	0	0	21,037,420	21,037,420
Total Investments	$ 20,731,554	$ 0	$ 105,098,525	$ 125,830,079

2013	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts - Fair Value	$ 0	$ 0	$ 71,414,230	$ 71,414,230
Mutual Funds - Fair Value	6,603,906	0	0	6,603,906
Guaranteed Income Funds - Contract Value	0	0	19,971,225	19,971,225
O'Brien & Gere Limited Common Stock - Fair Value	0	0	18,905,337	18,905,337
Total Investments	$ 6,603,906	$ 0	$ 110,290,792	$ 116,894,698

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31:

	2014	2013
Balance, Beginning of Year	$ 110,290,792	$ 94,602,243
Contributions	8,265,489	8,912,297
Distributions	(8,792,480)	(5,998,399)
Realized Net Gain	8,232,000	4,159,249
Unrealized Net Appreciation on Investments	(1,107,975)	13,456,847
Interest and Dividends	441,665	397,533
Net Transfer to Notes Receivable from Participants	638,783	736,317
Other Transfer of Assets	(12,869,749)	(5,975,295)
Balance, End of Year	$ 105,098,525	$ 110,290,792

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

A Plan administrator determines the fair value measurement policies and procedures, subject to oversight by the Board of Trustees. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At that time, the unobservable inputs used in the fair value measurements are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

Fair Value of Investments that Calculate Net Unit Value and Net Asset Value

The following table summarizes investments measured at fair value based on net unit value (NUVs) and net asset value (NAVs) per share as of December 31, 2014 and 2013, respectively.

December 31, 2014	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Pooled Separate Accounts	$ 65,001,899	None Known	Daily, underlying mutual funds are subject to exchange regulations and business dates.	Daily, underlying mutual funds are subject to exchange regulations and business dates.
Guaranteed Income Funds - Contract Value	$ 19,059,206	None Known	In accordance with contract, Note 2.	In accordance with contract, Note 2.
O'Brien & Gere Limited Common Stock	$ 21,037,420	Reference Company December 27, 2014 Audited Financial Statements.	Subject to Plan limitations and stockholder agreement.	Subject to Plan limitations and stockholder agreement.

December 31, 2013	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Pooled Separate Accounts	$ 71,414,230	None Known	Daily, underlying mutual funds are subject to exchange regulations and business dates.	Daily, underlying mutual funds are subject to exchange regulations and business dates.
Guaranteed Income Funds - Contract Value	$ 19,971,225	None Known	In accordance with contract, Note 2.	In accordance with contract, Note 2.
O'Brien & Gere Limited Common Stock	$ 18,905,337	Reference Company December 28, 2013 Audited Financial Statements.	Subject to Plan limitations and stockholder agreement.	Subject to Plan limitations and stockholder agreement.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 5 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of pooled separate accounts managed by Prudential Retirement Insurance and Annuity Company, custodian and trustee of the Plan's assets. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

Investments and activity in shares of O'Brien & Gere Limited Stock, which is the Plan Sponsor.

Gallagher Benefit Services, Inc. provides consulting services to the Company and employees regarding the Plan.

Dermody, Burke & Brown, CPAs, LLC provides audit services to the Plan.

The service providers are paid a reasonable fee and these transactions qualify as party-in-interest transactions and are considered to be exempt.

NOTE 6 – TAX STATUS

The Plan Sponsor obtained its latest favorable determination letter on November 21, 2008 under Section 401(a) of the Internal Revenue Code in which the Internal Revenue Service stated the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code.

The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan has been audited by the Internal Revenue Service for the period ended December 31, 2010 and the return has been accepted as filed with no changes. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 7 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rates, market and credit risks. The investment in O'Brien & Gere Limited Common Stock is also exposed to concentration risk. Due to the level of risk associated with these investments and the level of uncertainty related to changes in the value of the investments, it is at least reasonably possible that changes in values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

December 31, 2014

EIN: 16-1284512
Plan No.: 003
Schedule H, Line 4. i.

	(a)	(b) Identity of Issue, Borrow, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*		O'Brien & Gere Limited Common Stock	O'Brien & Gere Limited Common Stock	$ 11,488,213	$ 21,037,420
*		Prudential Retirement & Investment Services	Guaranteed Income Fund	19,059,206	19,059,206
*		Prudential Retirement & Investment Services	Core Bond Enhanced Index	4,889,688	5,108,044
*		Prudential Retirement & Investment Services	Prudential Lifetime Balanced Funds	12,287,807	12,624,235
*		Prudential Retirement & Investment Services	T Rowe Price Equity Income Fund	3,163,686	3,250,366
*		Prudential Retirement & Investment Services	Dryden S & P 500 Index Fund	4,279,672	4,608,717
*		Prudential Retirement & Investment Services	Large Capital Growth/Eaton Vance Fund	1,926,685	2,115,126
*		Prudential Retirement & Investment Services	Mid Capital Growth/Artisan Partners	9,811,546	9,387,008
*		Prudential Retirement & Investment Services	Small Capital Growth/Times Square Fund	6,446,297	5,880,144
*		Prudential Retirement & Investment Services	International Growth/Artisan Partners Fund	11,027,493	10,466,653
*		Prudential Retirement & Investment Services	Income Flex Lifetime Balanced Fund	27,268	28,479
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Income & Equity Fund (S)	235,297	243,385
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Income and Equity Fund (I)	13,395	13,956
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Aggressive Growth Fund	117,967	116,132
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Growth Fund	16,384	17,103
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Conservative Fund	25,046	26,166
*		Prudential Retirement & Investment Services	SA/Templeton Foreign Strategy	1,375,445	1,170,797
*		Prudential Retirement & Investment Services	Large Cap Growth Jennison Fund	9,455,013	9,876,221
*		Prudential Retirement & Investment Services	Prudential Day One Income Flex Target Balance	68,679	69,367
		John Hancock	John Hancock Disciplined Value Mid Cap	3,054,553	3,292,599
		Prudential	Target Small Cap Value Fund	4,258,831	4,072,490
		Ivy Investments	Ivy High Income I	241,083	225,446
		Nuveen	Nuveen Real Estate Securities	578,558	612,286
		PIMCO	PIMCO GNMA Institutional	271,388	271,968
		Black Rock	Black Rock Inflation Protected Bond	36,752	36,228
		JPMorgan	JPMorgan Equity in Sel Share	11,593,863	11,999,687
		Columbia	Columbia Small Cap IND R5	98,256	96,570
		Columbia	Columbia Mid Cap IND R5	126,678	124,280
*		Participant Loans	Participant loans at interest rates from 4.25% to 5.75%, maturity to 2024, secured by vested participant balances	1,586,994	1,586,994
*		Identifies party-in-interest		$ 117,561,743	$ 127,417,073

O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

FINANCIAL STATEMENTS
December 31, 2014 and 2013

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O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

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SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR ____ 20

Dermody, Burke & Brown, CPAs, LLC

INDEPENDENT AUDITORS' REPORT

TO THE TRUSTEES OF
O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN

Report on the Financial Statements

We have audited the accompanying financial statements of **O'BRIEN & GERE INCENTIVE SAVINGS AND RETIREMENT PLAN** (the "Plan"), which comprise the statement of net assets available for benefits as of December 31, 2014, 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 from 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 control 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 O'Brien & Gere Incentive Savings and Retirement Plan as of December 31, 2014, 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.

Prior Period Financial Statements

The financial statements of O'Brien & Gere Incentive Savings and Retirement Plan as of and for the year ended December 31, 2013, were audited by other auditors whose report dated August 21, 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 taken as a whole. The supplemental schedule of assets held for investment purposes at end of year, referred to as "supplemental information," 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.

Dermody, Burke & Brown

DERMODY, BURKE & BROWN, CPAs, LLC

Syracuse, NY

March 9, 2016

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2014 and 2013

	2014	2013
INVESTMENTS, AT FAIR VALUE	$ 125,830,079	$ 116,894,698
Receivables:		
Notes Receivable from Participants	1,586,994	1,618,644
Participant's Contributions	118,963	116,836
Employer Contributions	890,541	1,145,001
Cash	24,017	23,348
Total Assets	128,450,594	119,798,527
LIABILITIES		
Accounts Payable	9,000	9,000
Total Liabilities	9,000	9,000
NET ASSETS AVAILABLE FOR BENEFITS	$ 128,441,594	$ 119,789,527

See notes to financial statements.

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended December 31, 2014 and 2013

	2014	2013
INVESTMENT INCOME		
Net Appreciation in Fair Value of Investments		
Pooled Separate Accounts	$ 3,600,193	$ 16,075,525
Mutual Funds	558,305	216,997
O'Brien & Gere Limited Common Stock	3,523,832	1,541,420
Interest and Dividend Income	1,262,756	741,455
Total Investment Income	8,945,086	18,575,397
Interest Income on Notes Receivable from Participants	67,850	69,023
CONTRIBUTIONS		
Employer	3,183,002	3,371,562
Participant	5,383,454	5,167,247
Rollover	301,953	542,690
Total Contributions	8,868,409	9,081,499
DEDUCTIONS		
Benefits Paid to Participants	9,186,778	5,377,262
Administrative Fees	42,500	60,135
Total Deductions	9,229,278	5,437,397
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	8,652,067	22,288,522
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	119,789,527	97,501,005
End of Year	$ 128,441,594	$ 119,789,527

See notes to financial statements.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN

General

The following brief description of the O'Brien & Gere Incentive Savings and Retirement Plan ("the Plan") provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Plan is a defined contribution profit sharing and employee savings plan covering substantially all employees of O'Brien & Gere Limited and Subsidiaries (collectively referred to as "the Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Administration

O'Brien & Gere Limited is the Plan Sponsor. The assets of the Plan are held by Prudential Retirement Insurance and Annuity Company, a Prudential Financial, Inc. business ("the Trustee"). The ISRP Committee is responsible for oversight of the Plan and determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan Sponsor's Board of Directors.

Eligibility

Generally, all employees are eligible to make contributions after they have been continuously employed by the Company for thirty days and shall be eligible to participate in the company match contribution. See ESOP contributions for further eligibility requirements.

Contributions

Participants may make qualified voluntary, Roth and catch up contributions to the Plan under Section 401(k), not to exceed statutory limits. In addition, each participant may make a non-qualified voluntary contribution of up to 10% of the participant's compensation for the Plan year. Unless a participant elects otherwise, a qualified voluntary contribution is automatically withheld at 3% of compensation upon eligibility.

The Plan Sponsor makes matching 401(k) contributions, in the form of cash or Plan Sponsor common stock at its discretion, equal to 100% of the participant's qualified voluntary contributions up to 4% of eligible pay. Employer matching contributions consisted of cash of $2,383,014 and $2,271,562 in 2014 and 2013, respectively.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Discretionary Plan Sponsor Contributions

The Plan Sponsor may make a discretionary annual profit sharing contribution for allocation to participants' accounts on the basis of compensation. There were no discretionary contributions declared by the Plan Sponsor for the Plan years ended December 31, 2014 and 2013.

ESOP Contributions

As a result of the merger of the ESOP and ISRP effective January 1, 2012, the combined ISRP plan has separate ESOP provisions. Generally, all employees are eligible to participate in the Plan Sponsor discretionary profit sharing Employee Stock Ownership contributions on the first January 1 or July 1 after completing a year of eligibility service. In addition to meeting eligibility requirements, participants must be employed on the last day of the Plan year to be eligible for the ESOP contributions, unless due to retirement, death or disability. The Plan Sponsor may make an ESOP contribution of O'Brien and Gere Limited Company Stock for allocation to participants' accounts on the basis of compensation using a pro-rata formula. The amount of the Plan Sponsor's contribution will be authorized by the Plan Sponsor's Board of Directors but shall not exceed the maximum deductible from the employer's income under Section 404(a) of the Internal Revenue Code. ESOP contributions declared and accrued by the Plan Sponsor for the Plan years ended December 31, 2014 and 2013 were $800,000 and $1,100,000, respectively.

Participant Accounts

Each participant's account is credited with the participant's and allocations of the Sponsor's contributions and the Plan earnings (losses), and charged with allocations of administrative expenses. Allocations are based on participant account balances, as defined. A separate ESOP sub-account is maintained for each participant to track the ESOP contributions and share of the assets held in the ESOP portion of the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Investments and Voting Rights

Participants direct the investment of their contributions and employer contributions into various investment options offered by the Plan.

Shares of O'Brien & Gere Limited Common Stock make up 100% of the plan investments within the ESOP portion of the Plan and some of the plan investments within the 401(k) portion of the Plan.

Participants may transfer employer contributions out of company stock, but cannot redirect investments into company stock. Also, diversification of ESOP sub-accounts rules apply.

If the participant does not select an investment account, the administrator will direct the investment.

Stock held by the Plan shall be voted by the Plan Trustee upon the instruction of the Administrative Committee appointed by the Directors of the Company except in stockholder matters which require a greater than majority affirmation vote of stock voted, in which case each participant shall have the right to vote the stock allocated to his account.

Vesting

Participants become 100% vested in their account balances, employee and employer contributions plus actual earnings thereon, upon entering the Plan.

Notes Receivable from Participants

Participants may, upon application to the administrator, borrow from their accounts, subject to Plan limitations, an amount not in excess of 50%, up to a maximum of $50,000, of their account balances, subject to certain conditions as defined in the Plan document. The loans and interest thereon shall be repaid ratably through payroll deductions over a period generally not to exceed five years. The loans are secured by the balances in the participants' accounts and bear interest at rates commensurate for loans made under similar circumstances.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 1 – DESCRIPTION OF THE PLAN – Continued

Payment of Benefits

Participants can receive a final distribution of their account upon termination, retirement, death and disability. In-service withdrawals are permitted under certain circumstances. Additionally, in order to satisfy the ESOP diversification requirements, participants may receive distribution of up to 25% (50% for the final year of participant's diversification election period) of the total shares of Employer Stock held in participant's post-1986 ESOP Sub-Account once participants have reached age 55 and completed 10 years of service.

Generally, distributions over $1,000 can be postponed up to age 65, however, participants may also elect to retain their investment in Company stock for a period of five years following their termination from services.

Single-sum payments, installment payments and direct rollover options are available within the Plan.

Upon retirement under certain circumstances, participants may elect to receive a distribution of company stock from the portion relating to the ESOP sub-account and matching employer contributions that are invested in company stock.

Retirement Age

Normal retirement age is 65; participants may qualify for early retirement after age 59 1/2, with no penalty.

Administrative Expenses

Administrative expenses of the Plan are paid out of Plan assets. Administrative expenses were $42,500 and $60,135 for the years ended December 31, 2014 and 2013, respectively.

Hardship Withdrawals

Hardship withdrawals from the Plan are permitted under certain circumstances.

Plan Termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right, under the Plan to discontinue its contributions at any time, withdraw from the Plan and to terminate the Plan, subject to the provisions of ERISA.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting.

Investments, Fair Value Measurements, and Income Recognition

The Plan's investments are stated at fair value, except for the Guaranteed Income Fund with an insurance company, which is at contract value (see below).

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) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts in the financial statements and accompanying notes. Actual results could differ from those estimates.

Guaranteed Income Fund with Insurance Company

The Plan entered into a benefit-responsive income contract with Prudential Retirement Insurance and Annuity Company (Prudential) which maintains the contributions in a general account. These contracts are considered evergreen group annuity products with guarantees backed by the full faith and credit of Prudential. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. Payment obligations represent an insurance claim supported by general assets of Prudential. Expenses are calculated by Prudential and incorporated into the crediting rates. Past interest rates are not an indication of future interest rates. The account is credited daily based on the daily equivalent of the annual effective crediting rate. The contract is included in the financial statement of the Plan at contract value.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES – Continued

Guaranteed Income Fund with Insurance Company – Continued

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another Plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The concept of a value other than Contract Value does not apply to this insurance company issued general account backed evergreen (no maturity date) group annuity spread product, even upon a discontinuance of the contract, in which case Contract Value would be paid no later than 90 days from the date the sponsor provides notice to discontinue. This contract's operation is different than many other evergreen group annuity products in the market by virtue of the fact that a Market Value (Fair Value) Adjustment does not apply upon discontinuance. There are not any specific securities in the general account that back the liabilities of this annuity contract and it would be inappropriate to look to the market value of the securities within the insurer's general account to determine a Fair Value. The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specified period of time as outlined in the group annuity contract. This product is not a traditional GIC and therefore there are not any known cash flows that could be discounted. As a result, the amount shown is equal to the Contract Value.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES – Continued

Guaranteed Income Fund with Insurance Company – Continued

The guaranteed income fund does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

	2014	2013
Average Yields:		
Based on Actual Earnings and Interest Rate Credited to Participants:		
January 1 to June 30	2.05%	2.15%
July 1 to December 31	1.95%	2.15%

Notes Receivable from Participants

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Plan Expenses

All reasonable expenses of the administrator or trustee incurred in the performance of their duties hereunder or under the Plan may be paid by the employer at the employer's discretion. Any expenses not paid by the employer are expenses of the Plan.

Subsequent Events

The Plan administrator has evaluated subsequent events through March 9, 2016, the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 3 – INVESTMENTS

The following table represents the investments in this Plan:

		2014 Fair Values	2013 Fair Values
*	O'Brien & Gere Limited Common Stock	$ 21,037,420	$ 18,905,337
	Prudential Retirement and Investment Services:		
*	Core Bond Enhanced Index	5,108,044	4,021,315
*	Lifetime Balanced Fund	12,624,235	11,063,155
*	SA/ T Rowe Price Equity Income Fund	3,250,366	3,075,340
*	Large-Cap Val Wellington Mgmt Fund	0	11,014,833
*	Dryden S&P 500 Index Fund	4,608,717	3,863,522
*	Large-Cap Growth/Eaton Vance Fund	2,115,126	1,644,488
*	Mid-Capital Growth/Artisan Partners Fund	9,387,008	9,950,312
*	Small Capital Growth/Times Square Fund	5,880,144	6,343,663
*	International Growth/Artisan Partners Fund	10,466,653	10,137,682
*	Income Flex Lifetime Balanced Fund	28,479	27,268
*	Income Flex Lifetime Income and Equity Fund	13,956	13,394
	Income Flex Lifetime Income & Equity FD (S)	243,385	246,451
*	Income Flex Lifetime Aggressive Growth Fund	116,132	127,986
*	Income Flex Lifetime Growth Fund	17,103	16,363
*	Income Flex Lifetime Conservative Fund	26,166	24,391
*	SA/Templeton Foreign Strategy	1,170,797	1,186,053
*	Large Cap Growth Jennison Fund	9,876,221	8,658,014
*	Prudential Day One Income Flex Target Balance	69,367	0
	Mutual Funds:		
	JHAN Disp Value Mid Cap I	3,292,599	2,729,176
	Target Small Cap Value FD	4,072,490	3,783,622
	Ivy High Income I	225,446	73,504
	BlackRock Inflation Protected Bond	36,228	13,535
	Pimco GNMA Institutional	271,968	3
	JPMorgan Equity in Sel Share	11,999,687	0
	Columbia Small Cap IND R5	96,570	0
	Columbia Mid Cap IND R5	124,280	0
	Nuveen Real Estate	612,286	4,066
	Total at Fair Value	106,770,873	96,923,473
*	Guaranteed Income Fund (Contract Value)	19,059,206	19,971,225
	TOTAL INVESTMENTS	$ 125,830,079	$ 116,894,698

* Party-in-Interest

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 3 – INVESTMENTS – Continued

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the years ended December 31, 2014 and 2013, are reported in net appreciation in fair value of investments as follows:

	2014	2013
Pooled Separate Accounts	$ 3,600,193	$ 16,075,525
Mutual Funds	558,305	216,997
O'Brien & Gere Limited Common Stock	3,523,832	1,541,420
Total	$ 7,682,330	$ 17,833,942

Unrealized gains/(losses) from the guaranteed investment contract are not included in the statement of changes in net assets available for benefits as the contract is recorded at contract value for purposes of the net assets available for benefits.

Nonparticipant-Directed Investments

Information about the net assets and significant components of the changes in net assets relating to the O'Brien and Gere Limited Common Stock, a nonparticipant directed investment, is as follows at December 31:

	2014	2013
Net Assets:		
O'Brien & Gere Limited Common Stock	$ 21,037,420	$ 18,905,337
Changes in Net Assets:		
Contributions	$ 1,100,000	$ 1,100,000
Net Appreciation	3,523,832	1,541,420
Benefit Paid to Participants	(1,494,480)	(1,065,895)
Transfers to Participant-Directed Investments	(997,269)	(544,839)

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS

Fair value is an exit price, representing the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants. The Plan reports fair value measurements using 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 are described below:

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.

Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

Following is a description of the valuation methodologies used for assets measured at fair value.

Mutual Funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Pooled Separate Accounts – Valued as computed by custodian which represents the pooled market value of underlying assets adjusted for capital gain and dividends which are automatically reinvested and deduction of administrative fee (Net Unit Value).

O'Brien & Gere Limited Common Stock – The Board of Directors of the Company resolves to adopt the stock price annually to be utilized for all subsequent stock transactions and benefit payments based on an independent appraisal (Net Asset Value per Share).

Guaranteed Income Fund: Valued at contract value. See Note 2 for valuation method.

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 administrator 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.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013:

2014	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts - Fair Value	$ 0	$ 0	$ 65,001,899	$ 65,001,899
Mutual Funds - Fair Value	20,731,554	0	0	20,731,554
Guaranteed Income Funds - Contract Value	0	0	19,059,206	19,059,206
O'Brien & Gere Limited Common Stock - Fair Value	0	0	21,037,420	21,037,420
Total Investments	$ 20,731,554	$ 0	$ 105,098,525	$ 125,830,079

2013	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts - Fair Value	$ 0	$ 0	$ 71,414,230	$ 71,414,230
Mutual Funds - Fair Value	6,603,906	0	0	6,603,906
Guaranteed Income Funds - Contract Value	0	0	19,971,225	19,971,225
O'Brien & Gere Limited Common Stock - Fair Value	0	0	18,905,337	18,905,337
Total Investments	$ 6,603,906	$ 0	$ 110,290,792	$ 116,894,698

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31:

	2014	2013
Balance, Beginning of Year	$ 110,290,792	$ 94,602,243
Contributions	8,265,489	8,912,297
Distributions	(8,792,480)	(5,998,399)
Realized Net Gain	8,232,000	4,159,249
Unrealized Net Appreciation on Investments	(1,107,975)	13,456,847
Interest and Dividends	441,665	397,533
Net Transfer to Notes Receivable from Participants	638,783	736,317
Other Transfer of Assets	(12,869,749)	(5,975,295)
Balance, End of Year	$ 105,098,525	$ 110,290,792

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 4 – FAIR VALUE MEASUREMENTS – Continued

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

A Plan administrator determines the fair value measurement policies and procedures, subject to oversight by the Board of Trustees. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At that time, the unobservable inputs used in the fair value measurements are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

Fair Value of Investments that Calculate Net Unit Value and Net Asset Value

The following table summarizes investments measured at fair value based on net unit value (NUVs) and net asset value (NAVs) per share as of December 31, 2014 and 2013, respectively.

December 31, 2014	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Pooled Separate Accounts	$ 65,001,899	None Known	Daily, underlying mutual funds are subject to exchange regulations and business dates.	Daily, underlying mutual funds are subject to exchange regulations and business dates.
Guaranteed Income Funds - Contract Value	$ 19,059,206	None Known	In accordance with contract, Note 2.	In accordance with contract, Note 2.
O'Brien & Gere Limited Common Stock	$ 21,037,420	Reference Company December 27, 2014 Audited Financial Statements.	Subject to Plan limitations and stockholder agreement.	Subject to Plan limitations and stockholder agreement.

December 31, 2013	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Pooled Separate Accounts	$ 71,414,230	None Known	Daily, underlying mutual funds are subject to exchange regulations and business dates.	Daily, underlying mutual funds are subject to exchange regulations and business dates.
Guaranteed Income Funds - Contract Value	$ 19,971,225	None Known	In accordance with contract, Note 2.	In accordance with contract, Note 2.
O'Brien & Gere Limited Common Stock	$ 18,905,337	Reference Company December 28, 2013 Audited Financial Statements.	Subject to Plan limitations and stockholder agreement.	Subject to Plan limitations and stockholder agreement.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 5 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of pooled separate accounts managed by Prudential Retirement Insurance and Annuity Company, custodian and trustee of the Plan's assets. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

Investments and activity in shares of O'Brien & Gere Limited Stock, which is the Plan Sponsor.

Gallagher Benefit Services, Inc. provides consulting services to the Company and employees regarding the Plan.

Dermody, Burke & Brown, CPAs, LLC provides audit services to the Plan.

The service providers are paid a reasonable fee and these transactions qualify as party-in-interest transactions and are considered to be exempt.

NOTE 6 – TAX STATUS

The Plan Sponsor obtained its latest favorable determination letter on November 21, 2008 under Section 401(a) of the Internal Revenue Code in which the Internal Revenue Service stated the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code.

The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan has been audited by the Internal Revenue Service for the period ended December 31, 2010 and the return has been accepted as filed with no changes. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

NOTES TO FINANCIAL STATEMENTS
December 31, 2014 and 2013

NOTE 7 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rates, market and credit risks. The investment in O'Brien & Gere Limited Common Stock is also exposed to concentration risk. Due to the level of risk associated with these investments and the level of uncertainty related to changes in the value of the investments, it is at least reasonably possible that changes in values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

December 31, 2014

EIN: 16-1284512
Plan No.: 003
Schedule H, Line 4. i.

	(a)	(b) Identity of Issue, Borrow, Lessor or Similar Party	(c) Description of Investment, including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*		O'Brien & Gere Limited Common Stock	O'Brien & Gere Limited Common Stock	$ 11,488,213	$ 21,037,420
*		Prudential Retirement & Investment Services	Guaranteed Income Fund	19,059,206	19,059,206
*		Prudential Retirement & Investment Services	Core Bond Enhanced Index	4,889,688	5,108,044
*		Prudential Retirement & Investment Services	Prudential Lifetime Balanced Funds	12,287,807	12,624,235
*		Prudential Retirement & Investment Services	T Rowe Price Equity Income Fund	3,163,686	3,250,366
*		Prudential Retirement & Investment Services	Dryden S & P 500 Index Fund	4,279,672	4,608,717
*		Prudential Retirement & Investment Services	Large Capital Growth/Eaton Vance Fund	1,926,685	2,115,126
*		Prudential Retirement & Investment Services	Mid Capital Growth/Artisan Partners	9,811,546	9,387,008
*		Prudential Retirement & Investment Services	Small Capital Growth/Times Square Fund	6,446,297	5,880,144
*		Prudential Retirement & Investment Services	International Growth/Artisan Partners Fund	11,027,493	10,466,653
*		Prudential Retirement & Investment Services	Income Flex Lifetime Balanced Fund	27,268	28,479
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Income & Equity Fund (S)	235,297	243,385
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Income and Equity Fund (I)	13,395	13,956
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Aggressive Growth Fund	117,967	116,132
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Growth Fund	16,384	17,103
*		Prudential Retirement & Investment Services	IncomeFlex Lifetime Conservative Fund	25,046	26,166
*		Prudential Retirement & Investment Services	SA/Templeton Foreign Strategy	1,375,445	1,170,797
*		Prudential Retirement & Investment Services	Large Cap Growth Jennison Fund	9,455,013	9,876,221
*		Prudential Retirement & Investment Services	Prudential Day One Income Flex Target Balance	68,679	69,367
		John Hancock	John Hancock Disciplined Value Mid Cap	3,054,553	3,292,599
		Prudential	Target Small Cap Value Fund	4,258,831	4,072,490
		Ivy Investments	Ivy High Income I	241,083	225,446
		Nuveen	Nuveen Real Estate Securities	578,558	612,286
		PIMCO	PIMCO GNMA Institutional	271,388	271,968
		Black Rock	Black Rock Inflation Protected Bond	36,752	36,228
		JPMorgan	JPMorgan Equity in Sel Share	11,593,863	11,999,687
		Columbia	Columbia Small Cap IND R5	98,256	96,570
		Columbia	Columbia Mid Cap IND R5	126,678	124,280
*		Participant Loans	Participant loans at interest rates from 4.25% to 5.75%, maturity to 2024, secured by vested participant balances	1,586,994	1,586,994
*		Identifies party-in-interest		$ 117,561,743	$ 127,417,073