

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2014 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>10/01/2014</u> and ending <u>09/30/2015</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information						
1a Name of plan <u>PSI ASSOCIATES, INC. 401(K) EMPLOYEES' RETIREMENT PLAN AND TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>10/01/1985</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>10/01/1985</u>			
1b Three-digit plan number (PN) ▶	<u>001</u>						
1c Effective date of plan <u>10/01/1985</u>							
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>PSI ASSOCIATES, INC.</u> <u>P. O. BOX 468</u> <u>TWINSBURG, OH 44087</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">2b Employer Identification Number (EIN) <u>34-1228404</u></td> <td style="width: 20%;"></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>216-650-6950</u></td> <td></td> </tr> <tr> <td>2d Business code (see instructions) <u>621330</u></td> <td></td> </tr> </table>	2b Employer Identification Number (EIN) <u>34-1228404</u>		2c Plan Sponsor's telephone number <u>216-650-6950</u>		2d Business code (see instructions) <u>621330</u>	
2b Employer Identification Number (EIN) <u>34-1228404</u>							
2c Plan Sponsor's telephone number <u>216-650-6950</u>							
2d Business code (see instructions) <u>621330</u>							
<u>2112 CASE PARKWAY</u> <u>SUITE 10</u> <u>TWINBURG, OH 44087</u>							

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	06/16/2016	STEVEN ROSENBERG
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:		4b EIN	
a Sponsor's name		4c PN	
5 Total number of participants at the beginning of the plan year		5	719
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)	688
a(2) Total number of active participants at the end of the plan year		6a(2)	713
b Retired or separated participants receiving benefits		6b	1
c Other retired or separated participants entitled to future benefits.....		6c	70
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	784
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	784
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	287
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	9
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2T 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1) ☐ Insurance		(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules		b General Schedules	
(1) ☒ R (Retirement Plan Information)		(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		(3) ☐ A (Insurance Information)	
		(4) ☒ C (Service Provider Information)	
		(5) ☒ D (DFE/Participating Plan Information)	
		(6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2014 or fiscal plan year beginning 10/01/2014 and ending 09/30/2015

A Name of plan <u>PSI ASSOCIATES, INC. 401(K) EMPLOYEES' RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>PSI ASSOCIATES, INC.</u>	D Employer Identification Number (EIN) <u>34-1228404</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

04-2647786

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
60 64 65	RECORDKEEPER	17857	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

AURUM WEALTH MANAGEMENT GROUP

6685 BETA DR
MAYFIELD VILLAGE, OH 44143

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	10185	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DOUBLELINE TOT RET I - U.S. BANCOR P.O. BOX 701 MILWAUKEE, WI 53201	0.15%	
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
GUGHM TOT RTN BD IS - RYDEX FUND S 805 KING FARM BOULEVARD, SUITE 600 ROCKVILLE, MD 20850	0.10%	
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
HARTFORD INTL VAL Y - HARTFORD ADM 41-0679409	0.10%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LAUD GI US LGCPGR F - BOSTON FINAN	P.O. BOX 8480 BOSTON, MA 02266	0.10%
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PIM ALL A ALL AUTH I - BOSTON FINA	BFDS BUILDING, 30 DAN ROAD CANTON, MO 02021	0.03%
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRMTRC EMG MKT IS - BNY MELLON INV	P.O. BOX 9793 PROVIDENCE, RI 02940	0.15%

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name: SKODA MINOTTI	b EIN: 34-1945206
c Position: ACCOUNTANT	
d Address: 3320 WEST MARKET STREET SUITE 300 FAIRLAWN, OH 44333	e Telephone: 330-576-1851

Explanation: CHANGE IN SERVICE PROVIDER.

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.
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For calendar plan year 2014 or fiscal plan year beginning 10/01/2014 and ending 09/30/2015

A Name of plan <u>PSI ASSOCIATES, INC. 401(K) EMPLOYEES' RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>PSI ASSOCIATES, INC.</u>	D Employer Identification Number (EIN) <u>34-1228404</u>	

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ALTA TR AURUM MOD</u>		
b Name of sponsor of entity listed in (a): <u>AURUM MODERATE</u>		
c EIN-PN <u>47-1368891-160</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2451245</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ALTA TR AURUM AGGR</u>		
b Name of sponsor of entity listed in (a): <u>AURUM AGGRESSIVE</u>		
c EIN-PN <u>47-1399317-162</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>923</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ALTA TR AURUM INC</u>		
b Name of sponsor of entity listed in (a): <u>AURUM INCOME</u>		
c EIN-PN <u>47-1337904-158</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>89127</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ALTA TR AURUM CNSRV</u>		
b Name of sponsor of entity listed in (a): <u>AURUM CONSERVATIVE</u>		
c EIN-PN <u>47-1365518-159</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>94326</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ALTA TR AURUM GROWTH</u>		
b Name of sponsor of entity listed in (a): <u>AURUM GROWTH</u>		
c EIN-PN <u>47-1387965-161</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>9586</u>
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
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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
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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 <u>10/01/2014</u> and ending <u>09/30/2015</u>		
A Name of plan <u>PSI ASSOCIATES, INC. 401(K) EMPLOYEES' RETIREMENT PLAN AND TRUST</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>PSI ASSOCIATES, INC.</u>		D Employer Identification Number (EIN) <u>34-1228404</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	10108
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	3278045	6493
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property).....	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans.....	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	2645207
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	0	194870
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	3278045	2856678

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3278045	2856678
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Part II Income and Expense Statement

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

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	0	
(B) Participants	2a(1)(B)	219669	
(C) Others (including rollovers)	2a(1)(C)	232	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		219901

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	31	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		31

(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	4012	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		4012

(3) Rents	2b(3)		0
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		-84352
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-10109
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		129483

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	522808	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		522808
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other.....	2i(4)	28042	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		28042
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		550850

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		-421367
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: MALONEY & NOVOTNY LLC

(2) EIN: 34-0677006

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a	X		10108
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.)		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.).....		X	
e Was this plan covered by a fidelity bond?	X		400000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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?.....		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?.....		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.)	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.)		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?		X	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	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.	X		

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
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For calendar plan year 2014 or fiscal plan year beginning 10/01/2014 and ending 09/30/2015

A Name of plan <u>PSI ASSOCIATES, INC. 401(K) EMPLOYEES' RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>PSI ASSOCIATES, INC.</u>	D Employer Identification Number (EIN) <u>34-1228404</u>

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**PSI ASSOCIATES, INC. 401(k) EMPLOYEES'
RETIREMENT PLAN AND TRUST**

FINANCIAL REPORT

SEPTEMBER 30, 2015 and 2014

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST
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Independent Auditors' Report

The Plan Administrator
PSI Associates, Inc. 401(k) Employees'
Retirement Plan and Trust
Twinsburg, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the PSI Associates, Inc. 401(k) Employees' Retirement Plan and Trust (the "Plan"), which comprise the statement of net assets available for benefits as of September 30, 2015, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on the 2015 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2015 financial statements.

Basis for Disclaimer of Opinion on the 2015 Financial Statements

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company, the Trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the Trustee as of and for the year ended September 30, 2015, that the information provided to the plan administrator by the Trustee is complete and accurate.

Disclaimer of Opinion on the 2015 Financial Statements

Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2015 Financial Statements paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion on the 2015 financial statements. Accordingly, we do not express an opinion on the 2015 financial statements.

Report on 2015 Supplementary Information

The supplemental schedule of assets (held at end of year) as of September 30, 2015 and the supplemental schedule of delinquent participant contributions for the year then ended are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2015 Financial Statements paragraph, we do not express an opinion on these supplemental schedules.

Other Matter - 2014 Financial Statements

The financial statements of the Plan as of September 30, 2014 were audited by predecessor auditors. Their report, dated January 9, 2015, expressed their opinion that such financial statements present fairly, in all material respects, the financial status of the Plan as of September 30, 2014, and changes in its financial status for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2015 Financial Statements

The form and content of the information included in the 2015 financial statements and supplemental schedules, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Meloney + Novotny LLC

Cleveland, Ohio
May 12, 2016

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

September 30, 2015 and 2014

	<u>2015</u>	<u>2014</u>
<u>ASSETS</u>		
Investments, at fair value:		
Cash - interest-bearing	\$ -	\$3,278,045
Money market fund	6,493	-
Registered investment companies	194,870	-
Collective investment trusts	<u>2,645,207</u>	<u>-</u>
Total investments	2,846,570	3,278,045
 <u>RECEIVABLES</u>		
Employee contributions	<u>10,108</u>	<u>-</u>
 NET ASSETS AVAILABLE FOR BENEFITS	<u>\$2,856,678</u>	<u>\$3,278,045</u>

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

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended September 30, 2015 and 2014

	<u>2015</u>	<u>2014</u>
ADDITIONS (DEDUCTIONS)		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	\$ (96,753)	\$ 2,381
Interest and dividends	<u>6,335</u>	<u>86,237</u>
Total investment income (loss)	(90,418)	88,618
Contributions:		
Employee	<u>219,901</u>	<u>178,711</u>
Total additions	129,483	267,329
DEDUCTIONS		
Plan benefits paid to participants	522,808	173,220
Administrative fees	<u>28,042</u>	<u>20,958</u>
Total deductions	<u>550,850</u>	<u>194,178</u>
NET INCREASE (DECREASE)	(421,367)	73,151
NET ASSETS AVAILABLE FOR BENEFITS – BEGINNING OF YEAR	<u>3,278,045</u>	<u>3,204,894</u>
NET ASSETS AVAILABLE FOR BENEFITS – END OF YEAR	<u>\$2,856,678</u>	<u>\$3,278,045</u>

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

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of Plan

The following description of the PSI Associates, Inc. 401(k) Employees' Retirement Plan and Trust (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General:

The Plan is a defined contribution plan covering significantly all employees of PSI Associates, Inc. (the "Plan Sponsor") and PSI Affiliates, Inc., a related employer (collectively, the "Company"), who have completed at least three months of service and are age 18 or older. Certain employees are excluded from participation, including residents of Puerto Rico, certain employees covered by a collective bargaining agreement, leased employees, and non-common law employees. Employees may enter the Plan on the first day of each Plan year, and the first day of the fourth, seventh, and tenth months of each Plan year. Prior to October 1, 2014, employees were eligible to participate after completing one year of service and attaining age 21. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

Contributions:

Effective October 1, 2014, participants may make pre-tax or Roth 401(k) contributions in any amount up to 100% of their compensation, subject to certain limits imposed by the Internal Revenue Service ("IRS"). Prior to October 1, 2014, participants were permitted to make pre-tax contributions up to 15% of their compensation, subject to certain limits imposed by the IRS. The Plan also provides that participants who are projected to be age 50 or older by the end of the calendar year and who are making deferral contributions to the Plan may also make a catch-up contribution, subject to certain IRS limitations.

The Company may make discretionary non-elective contributions to the Plan. No discretionary non-elective contributions were made for the year ended September 30, 2015. Prior to October 1, 2014, the Plan permitted discretionary profit-sharing contributions. The Company did not make any profit-sharing contributions for the year ended September 30, 2014.

Participant Accounts:

Each participant's account is credited with the participant's contribution, the Company's discretionary non-elective contributions, an allocation of Plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. Participants direct their investment fund options. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of credited service (0% in year one, 20% each year thereafter).

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 1. Description of Plan (Continued)

Funding:

The Company's funding policy is to remit participant contributions to the Plan as soon as they can be reasonably segregated from the Company's general assets within the time limits set by the Department of Labor.

Payment of Benefits:

A participant or his/her beneficiary, upon termination, death, disability, or retirement, receives payment of his/her vested account balance in the form of a lump sum distribution. A participant may defer receipt of his/her distribution until a later date, however, if his/her vested account balance is \$5,000 or less, the Trustee will distribute any amount exceeding \$1,000 to an Individual Retirement Account or Annuity ("IRA") for the participant's benefit. If a participant's vested account balance is \$1,000 or less, the Trustee will distribute the amount to the participant as a lump sum distribution without the consent of the participant. Prior to such distribution, a participant may request that the amount be distributed directly to an IRA or other eligible retirement plan. Additionally, the Plan has provisions for an active participant to make in-service withdrawals from his/her account, subject to limitations and restrictions.

Forfeited Accounts:

Any forfeited non-vested accounts may first be used to pay administrative expenses. Any remaining amounts will be used to reduce future employer contributions to the Plan. There were no unutilized forfeited non-vested accounts as of September 30, 2015 or 2014, and there were no utilized forfeited non-vested accounts for the years ended September 30, 2015 or 2014.

Note 2. Summary of Significant Accounting Policies

- A. Basis of Accounting – The accompanying financial statements have been prepared on the accrual basis of accounting.
- B. Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for discussion of fair value measurements.

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.

- C. Administrative Fees – Fees of the Plan are paid by the Company or the Plan at the discretion of the Company. In addition, any participants who elect to receive a distribution or withdrawal are charged a processing fee.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 2. Summary of Significant Accounting Policies (Continued)

- D. Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.
- E. Benefit Payments – Benefits are recorded when paid.
- F. Subsequent Events – The Plan has evaluated subsequent events through May 12, 2016, the date the financial statements were available to be issued.

Note 3. Plan Termination

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

Note 4. Unaudited Information

Effective October 1, 2014, Fidelity Management Trust Company, Trustee of the Plan, holds the Plan's investment assets and executes transactions therein. The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee has certified to the completeness and accuracy of all investments reflected in the statement of net assets available for benefits as of September 30, 2015, the supplemental schedule of assets (held at end of year) as of September 30, 2015, the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended September 30, 2015, and investment related information in the accompanying notes to the financial statements as of and for the year ended September 30, 2015. This information is unaudited by independent accountants.

Investments individually in excess of 5% of the Plan's net assets as of September 30, 2015 are as follows:

Aurum Moderate	\$2,451,245
----------------	-------------

Changes in net assets available for benefits not audited for the year ended September 30, 2015 include the following:

Net depreciation in fair value of investments:	
Collective investment trusts	\$ (86,644)
Registered investment companies	(10,109)
Interest and dividends	6,335

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 5. Investments

Prior to October 1, 2014, all investments of the Plan were directed by the Plan Sponsor and there were no participant-directed investments. Individual investments that represented 5% or more of the Plan's net assets as of September 30, 2014 are presented in the statement of net assets available for benefits.

For the year ending September 30, 2014, the Plan's investments appreciated in value as follows:

Net appreciation in fair value of investments:	
Registered investment companies	\$2,220
Corporate preferred stock	<u>161</u>
	<u>\$2,381</u>

Note 6. Fair Value Measurements

The Plan estimates the fair value of financial instruments using available market information and other generally accepted valuation methodologies. The inputs used to measure fair value are classified into three levels:

Level 1 – Quoted market prices in active markets for identical assets and liabilities

Level 2 – Observable market-based inputs or unobservable inputs that are corroborated by market data

Level 3 – Unobservable inputs in which little or no market data exists

The following is a description of the valuation methodologies used for plan assets measured at fair value:

- The fair value of the investments held in the money market fund is valued based on the quoted closing market prices in active markets for identical instruments, and is classified as Level 1.
- The fair value of investments held in the registered investment companies is determined based on their quoted closing market prices in active markets for identical investments, and is classified as Level 1.
- The investments in the collective investment trusts are valued at their closing net asset values as a practical expedient to estimate fair value since this value is the probable selling price of the investments. The net asset value is based primarily on quoted prices of the actual underlying assets or similar assets and is classified as Level 2.
- Interest-bearing cash was valued at cost which equals fair value.
- Investments in corporate preferred stock were valued at quoted closing market prices in active markets for identical instruments, and were classified as Level 1.

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 6. Fair Value Measurements (Continued)

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

The following tables set forth by level the Plan's assets at fair value as of September 30, 2015 and 2014:

	Assets at Fair Value as of September 30, 2015			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market fund	\$ 6,493	\$ -	\$ -	\$ 6,493
Registered investment companies:				
Mid-cap blend	29,761	-	-	29,761
Intermediate-term bond	28,479	-	-	28,479
Large blend	25,293	-	-	25,293
Large value	24,109	-	-	24,109
Large growth	20,852	-	-	20,852
Asset allocation - retirement strategies	18,016	-	-	18,016
Small blend	11,743	-	-	11,743
World bond	10,961	-	-	10,961
Multisector bond	8,358	-	-	8,358
Foreign large blend	5,858	-	-	5,858
Short-term bond	2,856	-	-	2,856
Tactical allocation	2,843	-	-	2,843
Foreign large value	2,229	-	-	2,229
Real estate	1,885	-	-	1,885
Diversified emerging markets	992	-	-	992
Inflation-protected bond	635	-	-	635
Total registered investment companies	<u>194,870</u>	<u>-</u>	<u>-</u>	<u>194,870</u>
Collective investment trusts:				
Conservative allocation	-	2,545,571	-	2,545,571
Intermediate-term bond	-	89,127	-	89,127
Moderate allocation	-	9,586	-	9,586
Aggressive allocation	-	923	-	923
Total collective investment trusts	<u>-</u>	<u>2,645,207</u>	<u>-</u>	<u>2,645,207</u>
Total	<u>\$ 201,363</u>	<u>\$ 2,645,207</u>	<u>\$ -</u>	<u>\$ 2,846,570</u>

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 6. Fair Value Measurements (Continued)

	Assets at Fair Value as of September 30, 2014			
	Level 1	Level 2	Level 3	Total
Cash - interest-bearing	<u>\$3,278,045</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$3,278,045</u>

Note 7. Income Tax Status

The Plan has adopted an approved volume submitter Plan document. This Plan document has obtained a determination letter dated March 31, 2014 from the IRS in which the IRS stated that the document, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

The Plan's management has analyzed the tax positions taken by the Plan and has concluded that, as of September 30, 2015, there are no uncertain positions taken or expected to be taken that would require such recognition or disclosure in the financial statements. As of September 30, 2015, the Plan's tax years ending September 30, 2012 and thereafter remain subject to examination by the Internal Revenue Service, as well as various other taxing authorities.

Note 8. Party-in-Interest Transactions

Certain Plan investments are held in collective investment trusts, which are managed by Aurum Wealth Management Group, LLC (the "Plan Advisor"). Fidelity Management Trust Company is Trustee as defined by the Plan and related to Fidelity Investments Institutional Operations Company, Inc. (the "Recordkeeper"). Administrative expenses in the amount of \$28,042 were paid to the Recordkeeper and Plan Advisor during the year ended September 30, 2015. These transactions qualify as party-in-interest transactions.

Plan investments at September 30, 2014 were invested in accounts held by Merrill Lynch Wealth Management ("Merrill Lynch"). Merrill Lynch was Trustee as defined by the Plan as of September 30, 2014 and, therefore, this arrangement was considered a party-in-interest transaction.

Note 9. Risks and Uncertainties

The Plan holds various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities 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.

SUPPLEMENTAL SCHEDULES

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

FORM 5500, SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Employer No. 34-1228404
Plan No. 001

September 30, 2015

(a) (b) <u>Identity of Party</u>	(c) <u>Description of Investment</u>	Current (e) <u>Value</u>
Invesco Advisers, Inc.	Money market fund:	
	Invesco Short Term Investments Government & Agency Portfolio Institutional Class	\$ 6,493
	Registered investment companies:	
Vanguard	Vanguard Mid-Cap Index Fund Admiral Shares	29,761
Vanguard	Vanguard Total Bond Market Index Fund Admiral Shares	25,420
Vanguard	Vanguard Large Cap Index Fund Admiral Shares	25,293
Vanguard	Vanguard Value Index Fund Admiral Shares	21,051
Vanguard	Vanguard Growth Index Fund Admiral Shares	19,526
Vanguard	Vanguard Small-Cap Index Fund Admiral Shares	11,743
Franklin Templeton Investments	Templeton Global Bond Fund Class R6	10,961
Pioneer Investments	Pioneer Strategic Income Fund Class K	8,358
Vanguard	Vanguard Target Retirement 2015 Fund Investor Shares	6,988
Vanguard	Vanguard Developed Markets Index Fund Admiral Shares	5,858
LSV Fund	LSV Value Equity Fund	3,058
Guggenheim Investments	Guggenheim Total Return Bond Fund Institutional Class	3,042
Vanguard	Vanguard Target Retirement 2025 Fund Investor Shares	3,005
Vanguard	Vanguard Short-Term Bond Index Fund Admiral Shares	2,856
PIMCO	PIMCO All Asset All Authority Fund Institutional Class	2,843
Vanguard	Vanguard Target Retirement 2030 Fund Investor Shares	2,748
Hartford Mutual Funds	The Hartford International Value Fund Class Y	2,229
Vanguard	Vanguard Target Retirement 2020 Fund Investor Shares	2,018
Vanguard	Vanguard REIT Index Fund Admiral Shares	1,885
Vanguard	Vanguard Target Retirement 2035 Fund Investor Shares	1,458
Laudus Funds	Laudus U.S. Large Cap Growth Fund	1,326
Eaton Vance	Parametric Emerging Markets Fund Class R6	992
Vanguard	Vanguard Target Retirement Income Fund Investor Shares	970
Vanguard	Vanguard Inflation-Protected Securities Fund Admiral Shares	635
Vanguard	Vanguard Target Retirement 2040 Fund Investor Shares	474
Vanguard	Vanguard Target Retirement 2050 Fund Investor Shares	197
Vanguard	Vanguard Target Retirement 2045 Fund Investor Shares	158
DoubleLine	DoubleLine Total Return Bond Fund Class I	17
	Collective investment trusts:	
* Aurum Wealth Management Group, LLC	Aurum Moderate	2,451,245
* Aurum Wealth Management Group, LLC	Aurum Conservative	94,326
* Aurum Wealth Management Group, LLC	Aurum Income	89,127
* Aurum Wealth Management Group, LLC	Aurum Growth	9,586
* Aurum Wealth Management Group, LLC	Aurum Aggressive	923
		<u>\$2,846,570</u>

* Represents a party-in-interest

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

FORM 5500, SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT
PARTICIPANT CONTRIBUTIONS

Employer No. 34-1228404
Plan No. 001

Year Ended September 30, 2015

Participant Contributions Transferred Late to the Plan	Totals That Constitute Non-Exempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
<u>\$ 10,108</u>	<u>\$ -</u>	<u>\$ 10,108</u>	<u>\$ -</u>	<u>\$ -</u>

(1) Late Participant Loan Repayments Included?

Yes	
No	X

**PSI ASSOCIATES, INC. 401(k) EMPLOYEES'
RETIREMENT PLAN AND TRUST**

FINANCIAL REPORT

SEPTEMBER 30, 2015 and 2014

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST
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Independent Auditors' Report

The Plan Administrator
PSI Associates, Inc. 401(k) Employees'
Retirement Plan and Trust
Twinsburg, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the PSI Associates, Inc. 401(k) Employees' Retirement Plan and Trust (the "Plan"), which comprise the statement of net assets available for benefits as of September 30, 2015, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on the 2015 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2015 financial statements.

Basis for Disclaimer of Opinion on the 2015 Financial Statements

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company, the Trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the Trustee as of and for the year ended September 30, 2015, that the information provided to the plan administrator by the Trustee is complete and accurate.

Disclaimer of Opinion on the 2015 Financial Statements

Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2015 Financial Statements paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion on the 2015 financial statements. Accordingly, we do not express an opinion on the 2015 financial statements.

Report on 2015 Supplementary Information

The supplemental schedule of assets (held at end of year) as of September 30, 2015 and the supplemental schedule of delinquent participant contributions for the year then ended are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2015 Financial Statements paragraph, we do not express an opinion on these supplemental schedules.

Other Matter - 2014 Financial Statements

The financial statements of the Plan as of September 30, 2014 were audited by predecessor auditors. Their report, dated January 9, 2015, expressed their opinion that such financial statements present fairly, in all material respects, the financial status of the Plan as of September 30, 2014, and changes in its financial status for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2015 Financial Statements

The form and content of the information included in the 2015 financial statements and supplemental schedules, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Meloney + Novotny LLC

Cleveland, Ohio
May 12, 2016

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

September 30, 2015 and 2014

	<u>2015</u>	<u>2014</u>
<u>ASSETS</u>		
Investments, at fair value:		
Cash - interest-bearing	\$ -	\$3,278,045
Money market fund	6,493	-
Registered investment companies	194,870	-
Collective investment trusts	<u>2,645,207</u>	<u>-</u>
Total investments	2,846,570	3,278,045
 <u>RECEIVABLES</u>		
Employee contributions	<u>10,108</u>	<u>-</u>
 NET ASSETS AVAILABLE FOR BENEFITS	<u>\$2,856,678</u>	<u>\$3,278,045</u>

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

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended September 30, 2015 and 2014

	<u>2015</u>	<u>2014</u>
ADDITIONS (DEDUCTIONS)		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	\$ (96,753)	\$ 2,381
Interest and dividends	<u>6,335</u>	<u>86,237</u>
Total investment income (loss)	(90,418)	88,618
Contributions:		
Employee	<u>219,901</u>	<u>178,711</u>
Total additions	129,483	267,329
DEDUCTIONS		
Plan benefits paid to participants	522,808	173,220
Administrative fees	<u>28,042</u>	<u>20,958</u>
Total deductions	<u>550,850</u>	<u>194,178</u>
NET INCREASE (DECREASE)	(421,367)	73,151
NET ASSETS AVAILABLE FOR BENEFITS – BEGINNING OF YEAR	<u>3,278,045</u>	<u>3,204,894</u>
NET ASSETS AVAILABLE FOR BENEFITS – END OF YEAR	<u>\$2,856,678</u>	<u>\$3,278,045</u>

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

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of Plan

The following description of the PSI Associates, Inc. 401(k) Employees' Retirement Plan and Trust (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General:

The Plan is a defined contribution plan covering significantly all employees of PSI Associates, Inc. (the "Plan Sponsor") and PSI Affiliates, Inc., a related employer (collectively, the "Company"), who have completed at least three months of service and are age 18 or older. Certain employees are excluded from participation, including residents of Puerto Rico, certain employees covered by a collective bargaining agreement, leased employees, and non-common law employees. Employees may enter the Plan on the first day of each Plan year, and the first day of the fourth, seventh, and tenth months of each Plan year. Prior to October 1, 2014, employees were eligible to participate after completing one year of service and attaining age 21. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

Contributions:

Effective October 1, 2014, participants may make pre-tax or Roth 401(k) contributions in any amount up to 100% of their compensation, subject to certain limits imposed by the Internal Revenue Service ("IRS"). Prior to October 1, 2014, participants were permitted to make pre-tax contributions up to 15% of their compensation, subject to certain limits imposed by the IRS. The Plan also provides that participants who are projected to be age 50 or older by the end of the calendar year and who are making deferral contributions to the Plan may also make a catch-up contribution, subject to certain IRS limitations.

The Company may make discretionary non-elective contributions to the Plan. No discretionary non-elective contributions were made for the year ended September 30, 2015. Prior to October 1, 2014, the Plan permitted discretionary profit-sharing contributions. The Company did not make any profit-sharing contributions for the year ended September 30, 2014.

Participant Accounts:

Each participant's account is credited with the participant's contribution, the Company's discretionary non-elective contributions, an allocation of Plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. Participants direct their investment fund options. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of credited service (0% in year one, 20% each year thereafter).

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 1. Description of Plan (Continued)

Funding:

The Company's funding policy is to remit participant contributions to the Plan as soon as they can be reasonably segregated from the Company's general assets within the time limits set by the Department of Labor.

Payment of Benefits:

A participant or his/her beneficiary, upon termination, death, disability, or retirement, receives payment of his/her vested account balance in the form of a lump sum distribution. A participant may defer receipt of his/her distribution until a later date, however, if his/her vested account balance is \$5,000 or less, the Trustee will distribute any amount exceeding \$1,000 to an Individual Retirement Account or Annuity ("IRA") for the participant's benefit. If a participant's vested account balance is \$1,000 or less, the Trustee will distribute the amount to the participant as a lump sum distribution without the consent of the participant. Prior to such distribution, a participant may request that the amount be distributed directly to an IRA or other eligible retirement plan. Additionally, the Plan has provisions for an active participant to make in-service withdrawals from his/her account, subject to limitations and restrictions.

Forfeited Accounts:

Any forfeited non-vested accounts may first be used to pay administrative expenses. Any remaining amounts will be used to reduce future employer contributions to the Plan. There were no unutilized forfeited non-vested accounts as of September 30, 2015 or 2014, and there were no utilized forfeited non-vested accounts for the years ended September 30, 2015 or 2014.

Note 2. Summary of Significant Accounting Policies

- A. Basis of Accounting – The accompanying financial statements have been prepared on the accrual basis of accounting.
- B. Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for discussion of fair value measurements.

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.

- C. Administrative Fees – Fees of the Plan are paid by the Company or the Plan at the discretion of the Company. In addition, any participants who elect to receive a distribution or withdrawal are charged a processing fee.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 2. Summary of Significant Accounting Policies (Continued)

- D. Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.
- E. Benefit Payments – Benefits are recorded when paid.
- F. Subsequent Events – The Plan has evaluated subsequent events through May 12, 2016, the date the financial statements were available to be issued.

Note 3. Plan Termination

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

Note 4. Unaudited Information

Effective October 1, 2014, Fidelity Management Trust Company, Trustee of the Plan, holds the Plan's investment assets and executes transactions therein. The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee has certified to the completeness and accuracy of all investments reflected in the statement of net assets available for benefits as of September 30, 2015, the supplemental schedule of assets (held at end of year) as of September 30, 2015, the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended September 30, 2015, and investment related information in the accompanying notes to the financial statements as of and for the year ended September 30, 2015. This information is unaudited by independent accountants.

Investments individually in excess of 5% of the Plan's net assets as of September 30, 2015 are as follows:

Aurum Moderate	\$2,451,245
----------------	-------------

Changes in net assets available for benefits not audited for the year ended September 30, 2015 include the following:

Net depreciation in fair value of investments:	
Collective investment trusts	\$ (86,644)
Registered investment companies	(10,109)
Interest and dividends	6,335

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 5. Investments

Prior to October 1, 2014, all investments of the Plan were directed by the Plan Sponsor and there were no participant-directed investments. Individual investments that represented 5% or more of the Plan's net assets as of September 30, 2014 are presented in the statement of net assets available for benefits.

For the year ending September 30, 2014, the Plan's investments appreciated in value as follows:

Net appreciation in fair value of investments:	
Registered investment companies	\$2,220
Corporate preferred stock	<u>161</u>
	<u>\$2,381</u>

Note 6. Fair Value Measurements

The Plan estimates the fair value of financial instruments using available market information and other generally accepted valuation methodologies. The inputs used to measure fair value are classified into three levels:

Level 1 – Quoted market prices in active markets for identical assets and liabilities

Level 2 – Observable market-based inputs or unobservable inputs that are corroborated by market data

Level 3 – Unobservable inputs in which little or no market data exists

The following is a description of the valuation methodologies used for plan assets measured at fair value:

- The fair value of the investments held in the money market fund is valued based on the quoted closing market prices in active markets for identical instruments, and is classified as Level 1.
- The fair value of investments held in the registered investment companies is determined based on their quoted closing market prices in active markets for identical investments, and is classified as Level 1.
- The investments in the collective investment trusts are valued at their closing net asset values as a practical expedient to estimate fair value since this value is the probable selling price of the investments. The net asset value is based primarily on quoted prices of the actual underlying assets or similar assets and is classified as Level 2.
- Interest-bearing cash was valued at cost which equals fair value.
- Investments in corporate preferred stock were valued at quoted closing market prices in active markets for identical instruments, and were classified as Level 1.

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 6. Fair Value Measurements (Continued)

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

The following tables set forth by level the Plan's assets at fair value as of September 30, 2015 and 2014:

	Assets at Fair Value as of September 30, 2015			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market fund	\$ 6,493	\$ -	\$ -	\$ 6,493
Registered investment companies:				
Mid-cap blend	29,761	-	-	29,761
Intermediate-term bond	28,479	-	-	28,479
Large blend	25,293	-	-	25,293
Large value	24,109	-	-	24,109
Large growth	20,852	-	-	20,852
Asset allocation - retirement strategies	18,016	-	-	18,016
Small blend	11,743	-	-	11,743
World bond	10,961	-	-	10,961
Multisector bond	8,358	-	-	8,358
Foreign large blend	5,858	-	-	5,858
Short-term bond	2,856	-	-	2,856
Tactical allocation	2,843	-	-	2,843
Foreign large value	2,229	-	-	2,229
Real estate	1,885	-	-	1,885
Diversified emerging markets	992	-	-	992
Inflation-protected bond	635	-	-	635
Total registered investment companies	<u>194,870</u>	<u>-</u>	<u>-</u>	<u>194,870</u>
Collective investment trusts:				
Conservative allocation	-	2,545,571	-	2,545,571
Intermediate-term bond	-	89,127	-	89,127
Moderate allocation	-	9,586	-	9,586
Aggressive allocation	-	923	-	923
Total collective investment trusts	<u>-</u>	<u>2,645,207</u>	<u>-</u>	<u>2,645,207</u>
Total	<u>\$ 201,363</u>	<u>\$ 2,645,207</u>	<u>\$ -</u>	<u>\$ 2,846,570</u>

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 6. Fair Value Measurements (Continued)

	Assets at Fair Value as of September 30, 2014			
	Level 1	Level 2	Level 3	Total
Cash - interest-bearing	<u>\$3,278,045</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$3,278,045</u>

Note 7. Income Tax Status

The Plan has adopted an approved volume submitter Plan document. This Plan document has obtained a determination letter dated March 31, 2014 from the IRS in which the IRS stated that the document, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

The Plan's management has analyzed the tax positions taken by the Plan and has concluded that, as of September 30, 2015, there are no uncertain positions taken or expected to be taken that would require such recognition or disclosure in the financial statements. As of September 30, 2015, the Plan's tax years ending September 30, 2012 and thereafter remain subject to examination by the Internal Revenue Service, as well as various other taxing authorities.

Note 8. Party-in-Interest Transactions

Certain Plan investments are held in collective investment trusts, which are managed by Aurum Wealth Management Group, LLC (the "Plan Advisor"). Fidelity Management Trust Company is Trustee as defined by the Plan and related to Fidelity Investments Institutional Operations Company, Inc. (the "Recordkeeper"). Administrative expenses in the amount of \$28,042 were paid to the Recordkeeper and Plan Advisor during the year ended September 30, 2015. These transactions qualify as party-in-interest transactions.

Plan investments at September 30, 2014 were invested in accounts held by Merrill Lynch Wealth Management ("Merrill Lynch"). Merrill Lynch was Trustee as defined by the Plan as of September 30, 2014 and, therefore, this arrangement was considered a party-in-interest transaction.

Note 9. Risks and Uncertainties

The Plan holds various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities 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.

SUPPLEMENTAL SCHEDULES

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

FORM 5500, SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Employer No. 34-1228404
Plan No. 001

September 30, 2015

(a) (b) <u>Identity of Party</u>	(c) <u>Description of Investment</u>	Current (e) <u>Value</u>
Invesco Advisers, Inc.	Money market fund:	
	Invesco Short Term Investments Government & Agency Portfolio Institutional Class	\$ 6,493
	Registered investment companies:	
Vanguard	Vanguard Mid-Cap Index Fund Admiral Shares	29,761
Vanguard	Vanguard Total Bond Market Index Fund Admiral Shares	25,420
Vanguard	Vanguard Large Cap Index Fund Admiral Shares	25,293
Vanguard	Vanguard Value Index Fund Admiral Shares	21,051
Vanguard	Vanguard Growth Index Fund Admiral Shares	19,526
Vanguard	Vanguard Small-Cap Index Fund Admiral Shares	11,743
Franklin Templeton Investments	Templeton Global Bond Fund Class R6	10,961
Pioneer Investments	Pioneer Strategic Income Fund Class K	8,358
Vanguard	Vanguard Target Retirement 2015 Fund Investor Shares	6,988
Vanguard	Vanguard Developed Markets Index Fund Admiral Shares	5,858
LSV Fund	LSV Value Equity Fund	3,058
Guggenheim Investments	Guggenheim Total Return Bond Fund Institutional Class	3,042
Vanguard	Vanguard Target Retirement 2025 Fund Investor Shares	3,005
Vanguard	Vanguard Short-Term Bond Index Fund Admiral Shares	2,856
PIMCO	PIMCO All Asset All Authority Fund Institutional Class	2,843
Vanguard	Vanguard Target Retirement 2030 Fund Investor Shares	2,748
Hartford Mutual Funds	The Hartford International Value Fund Class Y	2,229
Vanguard	Vanguard Target Retirement 2020 Fund Investor Shares	2,018
Vanguard	Vanguard REIT Index Fund Admiral Shares	1,885
Vanguard	Vanguard Target Retirement 2035 Fund Investor Shares	1,458
Laudus Funds	Laudus U.S. Large Cap Growth Fund	1,326
Eaton Vance	Parametric Emerging Markets Fund Class R6	992
Vanguard	Vanguard Target Retirement Income Fund Investor Shares	970
Vanguard	Vanguard Inflation-Protected Securities Fund Admiral Shares	635
Vanguard	Vanguard Target Retirement 2040 Fund Investor Shares	474
Vanguard	Vanguard Target Retirement 2050 Fund Investor Shares	197
Vanguard	Vanguard Target Retirement 2045 Fund Investor Shares	158
DoubleLine	DoubleLine Total Return Bond Fund Class I	17
	Collective investment trusts:	
* Aurum Wealth Management Group, LLC	Aurum Moderate	2,451,245
* Aurum Wealth Management Group, LLC	Aurum Conservative	94,326
* Aurum Wealth Management Group, LLC	Aurum Income	89,127
* Aurum Wealth Management Group, LLC	Aurum Growth	9,586
* Aurum Wealth Management Group, LLC	Aurum Aggressive	923
		<u>\$2,846,570</u>

* Represents a party-in-interest

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

FORM 5500, SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT
PARTICIPANT CONTRIBUTIONS

Employer No. 34-1228404
Plan No. 001

Year Ended September 30, 2015

Participant Contributions Transferred Late to the Plan	Totals That Constitute Non-Exempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
<u>\$ 10,108</u>	<u>\$ -</u>	<u>\$ 10,108</u>	<u>\$ -</u>	<u>\$ -</u>

(1) Late Participant Loan Repayments Included?

Yes	
No	X

**PSI ASSOCIATES, INC. 401(k) EMPLOYEES'
RETIREMENT PLAN AND TRUST**

FINANCIAL REPORT

SEPTEMBER 30, 2015 and 2014

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST
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Independent Auditors' Report

The Plan Administrator
PSI Associates, Inc. 401(k) Employees'
Retirement Plan and Trust
Twinsburg, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the PSI Associates, Inc. 401(k) Employees' Retirement Plan and Trust (the "Plan"), which comprise the statement of net assets available for benefits as of September 30, 2015, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on the 2015 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2015 financial statements.

Basis for Disclaimer of Opinion on the 2015 Financial Statements

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company, the Trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the Trustee as of and for the year ended September 30, 2015, that the information provided to the plan administrator by the Trustee is complete and accurate.

Disclaimer of Opinion on the 2015 Financial Statements

Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2015 Financial Statements paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion on the 2015 financial statements. Accordingly, we do not express an opinion on the 2015 financial statements.

Report on 2015 Supplementary Information

The supplemental schedule of assets (held at end of year) as of September 30, 2015 and the supplemental schedule of delinquent participant contributions for the year then ended are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2015 Financial Statements paragraph, we do not express an opinion on these supplemental schedules.

Other Matter - 2014 Financial Statements

The financial statements of the Plan as of September 30, 2014 were audited by predecessor auditors. Their report, dated January 9, 2015, expressed their opinion that such financial statements present fairly, in all material respects, the financial status of the Plan as of September 30, 2014, and changes in its financial status for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2015 Financial Statements

The form and content of the information included in the 2015 financial statements and supplemental schedules, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Meloney + Novotny LLC

Cleveland, Ohio
May 12, 2016

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

September 30, 2015 and 2014

	<u>2015</u>	<u>2014</u>
<u>ASSETS</u>		
Investments, at fair value:		
Cash - interest-bearing	\$ -	\$3,278,045
Money market fund	6,493	-
Registered investment companies	194,870	-
Collective investment trusts	<u>2,645,207</u>	<u>-</u>
Total investments	2,846,570	3,278,045
 <u>RECEIVABLES</u>		
Employee contributions	<u>10,108</u>	<u>-</u>
 NET ASSETS AVAILABLE FOR BENEFITS	<u>\$2,856,678</u>	<u>\$3,278,045</u>

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

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended September 30, 2015 and 2014

	<u>2015</u>	<u>2014</u>
ADDITIONS (DEDUCTIONS)		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	\$ (96,753)	\$ 2,381
Interest and dividends	<u>6,335</u>	<u>86,237</u>
Total investment income (loss)	(90,418)	88,618
Contributions:		
Employee	<u>219,901</u>	<u>178,711</u>
Total additions	129,483	267,329
DEDUCTIONS		
Plan benefits paid to participants	522,808	173,220
Administrative fees	<u>28,042</u>	<u>20,958</u>
Total deductions	<u>550,850</u>	<u>194,178</u>
NET INCREASE (DECREASE)	(421,367)	73,151
NET ASSETS AVAILABLE FOR BENEFITS – BEGINNING OF YEAR	<u>3,278,045</u>	<u>3,204,894</u>
NET ASSETS AVAILABLE FOR BENEFITS – END OF YEAR	<u>\$2,856,678</u>	<u>\$3,278,045</u>

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

NOTES TO FINANCIAL STATEMENTS

Note 1. Description of Plan

The following description of the PSI Associates, Inc. 401(k) Employees' Retirement Plan and Trust (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General:

The Plan is a defined contribution plan covering significantly all employees of PSI Associates, Inc. (the "Plan Sponsor") and PSI Affiliates, Inc., a related employer (collectively, the "Company"), who have completed at least three months of service and are age 18 or older. Certain employees are excluded from participation, including residents of Puerto Rico, certain employees covered by a collective bargaining agreement, leased employees, and non-common law employees. Employees may enter the Plan on the first day of each Plan year, and the first day of the fourth, seventh, and tenth months of each Plan year. Prior to October 1, 2014, employees were eligible to participate after completing one year of service and attaining age 21. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

Contributions:

Effective October 1, 2014, participants may make pre-tax or Roth 401(k) contributions in any amount up to 100% of their compensation, subject to certain limits imposed by the Internal Revenue Service ("IRS"). Prior to October 1, 2014, participants were permitted to make pre-tax contributions up to 15% of their compensation, subject to certain limits imposed by the IRS. The Plan also provides that participants who are projected to be age 50 or older by the end of the calendar year and who are making deferral contributions to the Plan may also make a catch-up contribution, subject to certain IRS limitations.

The Company may make discretionary non-elective contributions to the Plan. No discretionary non-elective contributions were made for the year ended September 30, 2015. Prior to October 1, 2014, the Plan permitted discretionary profit-sharing contributions. The Company did not make any profit-sharing contributions for the year ended September 30, 2014.

Participant Accounts:

Each participant's account is credited with the participant's contribution, the Company's discretionary non-elective contributions, an allocation of Plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. Participants direct their investment fund options. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of credited service (0% in year one, 20% each year thereafter).

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 1. Description of Plan (Continued)

Funding:

The Company's funding policy is to remit participant contributions to the Plan as soon as they can be reasonably segregated from the Company's general assets within the time limits set by the Department of Labor.

Payment of Benefits:

A participant or his/her beneficiary, upon termination, death, disability, or retirement, receives payment of his/her vested account balance in the form of a lump sum distribution. A participant may defer receipt of his/her distribution until a later date, however, if his/her vested account balance is \$5,000 or less, the Trustee will distribute any amount exceeding \$1,000 to an Individual Retirement Account or Annuity ("IRA") for the participant's benefit. If a participant's vested account balance is \$1,000 or less, the Trustee will distribute the amount to the participant as a lump sum distribution without the consent of the participant. Prior to such distribution, a participant may request that the amount be distributed directly to an IRA or other eligible retirement plan. Additionally, the Plan has provisions for an active participant to make in-service withdrawals from his/her account, subject to limitations and restrictions.

Forfeited Accounts:

Any forfeited non-vested accounts may first be used to pay administrative expenses. Any remaining amounts will be used to reduce future employer contributions to the Plan. There were no unutilized forfeited non-vested accounts as of September 30, 2015 or 2014, and there were no utilized forfeited non-vested accounts for the years ended September 30, 2015 or 2014.

Note 2. Summary of Significant Accounting Policies

- A. Basis of Accounting – The accompanying financial statements have been prepared on the accrual basis of accounting.
- B. Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for discussion of fair value measurements.

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.

- C. Administrative Fees – Fees of the Plan are paid by the Company or the Plan at the discretion of the Company. In addition, any participants who elect to receive a distribution or withdrawal are charged a processing fee.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 2. Summary of Significant Accounting Policies (Continued)

- D. Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.
- E. Benefit Payments – Benefits are recorded when paid.
- F. Subsequent Events – The Plan has evaluated subsequent events through May 12, 2016, the date the financial statements were available to be issued.

Note 3. Plan Termination

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

Note 4. Unaudited Information

Effective October 1, 2014, Fidelity Management Trust Company, Trustee of the Plan, holds the Plan's investment assets and executes transactions therein. The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Trustee has certified to the completeness and accuracy of all investments reflected in the statement of net assets available for benefits as of September 30, 2015, the supplemental schedule of assets (held at end of year) as of September 30, 2015, the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended September 30, 2015, and investment related information in the accompanying notes to the financial statements as of and for the year ended September 30, 2015. This information is unaudited by independent accountants.

Investments individually in excess of 5% of the Plan's net assets as of September 30, 2015 are as follows:

Aurum Moderate	\$2,451,245
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Changes in net assets available for benefits not audited for the year ended September 30, 2015 include the following:

Net depreciation in fair value of investments:	
Collective investment trusts	\$ (86,644)
Registered investment companies	(10,109)
Interest and dividends	6,335

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 5. Investments

Prior to October 1, 2014, all investments of the Plan were directed by the Plan Sponsor and there were no participant-directed investments. Individual investments that represented 5% or more of the Plan's net assets as of September 30, 2014 are presented in the statement of net assets available for benefits.

For the year ending September 30, 2014, the Plan's investments appreciated in value as follows:

Net appreciation in fair value of investments:	
Registered investment companies	\$2,220
Corporate preferred stock	<u>161</u>
	<u>\$2,381</u>

Note 6. Fair Value Measurements

The Plan estimates the fair value of financial instruments using available market information and other generally accepted valuation methodologies. The inputs used to measure fair value are classified into three levels:

Level 1 – Quoted market prices in active markets for identical assets and liabilities

Level 2 – Observable market-based inputs or unobservable inputs that are corroborated by market data

Level 3 – Unobservable inputs in which little or no market data exists

The following is a description of the valuation methodologies used for plan assets measured at fair value:

- The fair value of the investments held in the money market fund is valued based on the quoted closing market prices in active markets for identical instruments, and is classified as Level 1.
- The fair value of investments held in the registered investment companies is determined based on their quoted closing market prices in active markets for identical investments, and is classified as Level 1.
- The investments in the collective investment trusts are valued at their closing net asset values as a practical expedient to estimate fair value since this value is the probable selling price of the investments. The net asset value is based primarily on quoted prices of the actual underlying assets or similar assets and is classified as Level 2.
- Interest-bearing cash was valued at cost which equals fair value.
- Investments in corporate preferred stock were valued at quoted closing market prices in active markets for identical instruments, and were classified as Level 1.

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 6. Fair Value Measurements (Continued)

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

The following tables set forth by level the Plan's assets at fair value as of September 30, 2015 and 2014:

	Assets at Fair Value as of September 30, 2015			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market fund	\$ 6,493	\$ -	\$ -	\$ 6,493
Registered investment companies:				
Mid-cap blend	29,761	-	-	29,761
Intermediate-term bond	28,479	-	-	28,479
Large blend	25,293	-	-	25,293
Large value	24,109	-	-	24,109
Large growth	20,852	-	-	20,852
Asset allocation - retirement strategies	18,016	-	-	18,016
Small blend	11,743	-	-	11,743
World bond	10,961	-	-	10,961
Multisector bond	8,358	-	-	8,358
Foreign large blend	5,858	-	-	5,858
Short-term bond	2,856	-	-	2,856
Tactical allocation	2,843	-	-	2,843
Foreign large value	2,229	-	-	2,229
Real estate	1,885	-	-	1,885
Diversified emerging markets	992	-	-	992
Inflation-protected bond	635	-	-	635
Total registered investment companies	<u>194,870</u>	<u>-</u>	<u>-</u>	<u>194,870</u>
Collective investment trusts:				
Conservative allocation	-	2,545,571	-	2,545,571
Intermediate-term bond	-	89,127	-	89,127
Moderate allocation	-	9,586	-	9,586
Aggressive allocation	-	923	-	923
Total collective investment trusts	<u>-</u>	<u>2,645,207</u>	<u>-</u>	<u>2,645,207</u>
Total	<u>\$ 201,363</u>	<u>\$ 2,645,207</u>	<u>\$ -</u>	<u>\$ 2,846,570</u>

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

Note 6. Fair Value Measurements (Continued)

	Assets at Fair Value as of September 30, 2014			
	Level 1	Level 2	Level 3	Total
Cash - interest-bearing	<u>\$3,278,045</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$3,278,045</u>

Note 7. Income Tax Status

The Plan has adopted an approved volume submitter Plan document. This Plan document has obtained a determination letter dated March 31, 2014 from the IRS in which the IRS stated that the document, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

The Plan's management has analyzed the tax positions taken by the Plan and has concluded that, as of September 30, 2015, there are no uncertain positions taken or expected to be taken that would require such recognition or disclosure in the financial statements. As of September 30, 2015, the Plan's tax years ending September 30, 2012 and thereafter remain subject to examination by the Internal Revenue Service, as well as various other taxing authorities.

Note 8. Party-in-Interest Transactions

Certain Plan investments are held in collective investment trusts, which are managed by Aurum Wealth Management Group, LLC (the "Plan Advisor"). Fidelity Management Trust Company is Trustee as defined by the Plan and related to Fidelity Investments Institutional Operations Company, Inc. (the "Recordkeeper"). Administrative expenses in the amount of \$28,042 were paid to the Recordkeeper and Plan Advisor during the year ended September 30, 2015. These transactions qualify as party-in-interest transactions.

Plan investments at September 30, 2014 were invested in accounts held by Merrill Lynch Wealth Management ("Merrill Lynch"). Merrill Lynch was Trustee as defined by the Plan as of September 30, 2014 and, therefore, this arrangement was considered a party-in-interest transaction.

Note 9. Risks and Uncertainties

The Plan holds various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities 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.

SUPPLEMENTAL SCHEDULES

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

FORM 5500, SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Employer No. 34-1228404
Plan No. 001

September 30, 2015

(a) (b) <u>Identity of Party</u>	(c) <u>Description of Investment</u>	Current (e) <u>Value</u>
Invesco Advisers, Inc.	Money market fund:	
	Invesco Short Term Investments Government & Agency Portfolio Institutional Class	\$ 6,493
	Registered investment companies:	
Vanguard	Vanguard Mid-Cap Index Fund Admiral Shares	29,761
Vanguard	Vanguard Total Bond Market Index Fund Admiral Shares	25,420
Vanguard	Vanguard Large Cap Index Fund Admiral Shares	25,293
Vanguard	Vanguard Value Index Fund Admiral Shares	21,051
Vanguard	Vanguard Growth Index Fund Admiral Shares	19,526
Vanguard	Vanguard Small-Cap Index Fund Admiral Shares	11,743
Franklin Templeton Investments	Templeton Global Bond Fund Class R6	10,961
Pioneer Investments	Pioneer Strategic Income Fund Class K	8,358
Vanguard	Vanguard Target Retirement 2015 Fund Investor Shares	6,988
Vanguard	Vanguard Developed Markets Index Fund Admiral Shares	5,858
LSV Fund	LSV Value Equity Fund	3,058
Guggenheim Investments	Guggenheim Total Return Bond Fund Institutional Class	3,042
Vanguard	Vanguard Target Retirement 2025 Fund Investor Shares	3,005
Vanguard	Vanguard Short-Term Bond Index Fund Admiral Shares	2,856
PIMCO	PIMCO All Asset All Authority Fund Institutional Class	2,843
Vanguard	Vanguard Target Retirement 2030 Fund Investor Shares	2,748
Hartford Mutual Funds	The Hartford International Value Fund Class Y	2,229
Vanguard	Vanguard Target Retirement 2020 Fund Investor Shares	2,018
Vanguard	Vanguard REIT Index Fund Admiral Shares	1,885
Vanguard	Vanguard Target Retirement 2035 Fund Investor Shares	1,458
Laudus Funds	Laudus U.S. Large Cap Growth Fund	1,326
Eaton Vance	Parametric Emerging Markets Fund Class R6	992
Vanguard	Vanguard Target Retirement Income Fund Investor Shares	970
Vanguard	Vanguard Inflation-Protected Securities Fund Admiral Shares	635
Vanguard	Vanguard Target Retirement 2040 Fund Investor Shares	474
Vanguard	Vanguard Target Retirement 2050 Fund Investor Shares	197
Vanguard	Vanguard Target Retirement 2045 Fund Investor Shares	158
DoubleLine	DoubleLine Total Return Bond Fund Class I	17
	Collective investment trusts:	
* Aurum Wealth Management Group, LLC	Aurum Moderate	2,451,245
* Aurum Wealth Management Group, LLC	Aurum Conservative	94,326
* Aurum Wealth Management Group, LLC	Aurum Income	89,127
* Aurum Wealth Management Group, LLC	Aurum Growth	9,586
* Aurum Wealth Management Group, LLC	Aurum Aggressive	923
		<u>\$2,846,570</u>

* Represents a party-in-interest

PSI ASSOCIATES, INC. 401(k) EMPLOYEES' RETIREMENT PLAN AND TRUST

FORM 5500, SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT
PARTICIPANT CONTRIBUTIONS

Employer No. 34-1228404
Plan No. 001

Year Ended September 30, 2015

Participant Contributions Transferred Late to the Plan	Totals That Constitute Non-Exempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
<u>\$ 10,108</u>	<u>\$ -</u>	<u>\$ 10,108</u>	<u>\$ -</u>	<u>\$ -</u>

(1) Late Participant Loan Repayments Included?

Yes	
No	X