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

2015

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
WRIGHT & MCGILL COMPANY 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 06/22/1964

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
WRIGHT & MCGILL COMPANY

4245 EAST 46TH AVENUE
DENVER, CO 80216

2b Employer Identification Number (EIN) 84-0357930

2c Plan Sponsor's telephone number 720-941-8715

2d Business code (see instructions) 339900

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.	09/27/2016	CORY STEELE
	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)

Preparer's telephone number

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b** EIN	
a Sponsor's name	**4c** PN	
5 Total number of participants at the beginning of the plan year	**5**	229
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)**	200
a(2) Total number of active participants at the end of the plan year	**6a(2)**	208
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	34
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	242
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	3
f Total. Add lines **6d** and **6e**.	**6f**	245
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	245
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	5
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2J 2K 2S 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)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

(1) [X] **R** (Retirement Plan Information)

(2) [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3) [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1) [X] **H** (Financial Information)

(2) [ ] **I** (Financial Information – Small Plan)

(3) [ ] ___ **A** (Insurance Information)

(4) [X] **C** (Service Provider Information)

(5) [X] **D** (DFE/Participating Plan Information)

(6) [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2015 Form M-1 annual report. If the plan was not required to file the 2015 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2015** **This Form is Open to Public Inspection.**

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
WRIGHT & MCGILL COMPANY 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WRIGHT & MCGILL COMPANY

D Employer Identification Number (EIN)
84-0357930

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

INVESCO

58-2287224

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

T. ROWE

52-2264646

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

FRANKLIN TEMPLETON INVESTMENTS

94-3167260

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

GOLDMAN SACHS

13-5108880

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

JP MORGAN

13-2624428

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

VANGUARD

23-1945930

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

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

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

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

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

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

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

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

WELLS FARGO BANK, N.A.

94-1347393

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 49 50 60 62 63 64	SERVICE PROVIDER	2379	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2015

This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
WRIGHT & MCGILL COMPANY 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
WRIGHT & MCGILL COMPANY

D Employer Identification Number (EIN)
84-0357930

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

a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO STABLE RETURN FUND N

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
41-6202499-001	C	3196041

a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO/BLACKROCK S&P MIDCAP IN

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
52-2265235-001	C	278689

a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO/BLACKROCK S&P 500 INDEX

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
94-3224211-001	C	577710

a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO STABLE RETURN FUND N35

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
52-2251296-001	C	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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

2015

This Form is Open to Public Inspection

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
WRIGHT & MCGILL COMPANY 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WRIGHT & MCGILL COMPANY

D Employer Identification Number (EIN)
84-0357930

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	500680	492676
(9) Value of interest in common/collective trusts	1c(9)	3879922	4052440
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	10543291	9602532
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	14923893	14147648
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	14923893	14147648

Part II Income and Expense Statement

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

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	175164	
	(B) Participants	2a(1)(B)	832286	
	(C) Others (including rollovers)	2a(1)(C)	92651	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1100101
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	16910	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		16910
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	103859	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		103859
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		36399
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-78249
c Other income	2c		708
d Total income. Add all **income** amounts in column (b) and enter total	2d		1179728
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1911035	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1911035
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		-1652
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	46590	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		46590
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1955973
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-776245
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: EKS&H, LLP **(2)** EIN: 46-1497033

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

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

Part IV Compliance Questions

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

During the plan year:

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

		Yes	No	N/A	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X		
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X		
e Was this plan covered by a fidelity bond?	4e	X			500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X		
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X		
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X		
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X		
l Has the plan failed to provide any benefit when due under the plan?	4l		X		
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X		
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n				
o Did the plan trust incur unrelated business taxable income?	4o				
p Were in-service distributions made during the plan year?	4p				

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

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

6c Name of trustee or custodian	**6d** Trustee's or custodian's telephone number

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

2015

This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
WRIGHT & MCGILL COMPANY 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WRIGHT & MCGILL COMPANY

D Employer Identification Number (EIN)
84-0357930

Part I Distributions

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

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

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

EIN(s): 41-6257133

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A

22b Date the last plan amendment/restatement for the required tax law changes was adopted ____/____/____. Enter the applicable code _____ (See instructions for tax law changes and codes).

22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter _____/_____/_____ and the letter's serial number _____.

22d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter _____/_____/_____.

23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Financial Statements
and
Independent Auditors' Report
December 31, 2015 and 2014

EKS&H
AUDIT | TAX | CONSULTING

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Table of Contents

Page

Independent Auditors' Report....1

Financial Statements

Statements of Net Assets Available for Benefits....3

Statement of Changes in Net Assets Available for Benefits....4

Notes to Financial Statements....5

Supplemental Schedule

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)....14

EKS&H
AUDIT | TAX | CONSULTING

7979 E. Tufts Avenue, Suite 400
Denver, Colorado 80237-2521
P: 303-740-9400
F: 303-740-9009
www.EKSH.com

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator
Wright & McGill Co. 401(k) Profit Sharing Plan
Denver, Colorado

REPORT ON FINANCIAL STATEMENTS

We were engaged to audit the accompanying financial statements of Wright & McGill Co. 401(k) Profit Sharing Plan (the "Plan"), which are comprised of the statements of net assets available for benefits as of December 31, 2015 and 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2015, 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 these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

BASIS FOR DISCLAIMER OF OPINION

As permitted by 29 CFR 2520.103-8 of the Department of Labor's 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 3, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2015 and 2014, and for the year ended December 31, 2015, that the information provided to the Plan administrator by the trustee is complete and accurate.

DISCLAIMER OF OPINION

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

OTHER MATTER

The supplemental schedule as of December 31, 2015, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

REPORT ON FORM AND CONTENT IN COMPLIANCE WITH THE DEPARTMENT OF LABOR'S RULES AND REGULATIONS

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the 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.

EKS&H LLLP

EKS&H LLLP

September 15, 2016
Denver, Colorado

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2015	2014
Investments, at fair value		
Mutual funds	$ 9,602,532	$ 10,543,291
Common/collective trusts	4,052,440	3,879,922
Total investments, at fair value	13,654,972	14,423,213
Receivables		
Employer contributions	120,000	60,000
Participant loans	492,676	500,680
Total receivables	612,676	560,680
Net assets available for benefits	$ 14,267,648	$ 14,983,893

See notes to financial statements.

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2015

Investment income (loss)	
Net realized and unrealized change in fair value	$ (41,850)
Interest and dividend income	103,859
Other income	708
Total investment income	62,717
Participant loan interest	16,910
Contributions	
Employee	832,286
Employer, net of forfeitures applied	235,164
Rollover	92,651
Total contributions	1,160,101
Deductions from net assets	
Benefits paid to participants	1,909,383
Administrative fees	46,590
Total deductions from net assets	1,955,973
Net decrease	(716,245)
Net assets available for benefits	
Beginning of year	14,983,893
End of year	$ 14,267,648

See notes to financial statements.

Note 1 - Description of the Plan and Significant Accounting Policies

The following description of Wright & McGill Co. 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants and all others should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a 401(k) profit sharing plan established by Wright & McGill Co. (the "Company") for the benefit of its employees and their beneficiaries under Section 401(a) of the Internal Revenue Code ("IRC"). The Plan covers all employees who have completed 90 days or more of service with the Company and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Company has been appointed to administer the Plan. Wells Fargo Bank, N.A. ("Trustee" or "Wells Fargo") acts as trustee, custodian, and record keeper for the Plan's assets. The Trustee offers Plan participants a variety of investment options. Individual accounts are invested in the various options at the direction of the participants. The effective date of the Plan is June 22, 1964, which has been subsequently amended and restated.

Employee Contributions

Annual employee contributions are limited to a maximum of 100% of each participant's annual compensation, not to exceed the IRS limits. Employee contributions to the Plan are before tax and are made through regular payroll deductions. Participants may also contribute rollover contributions from other qualified plans. Employees may enter the Plan on the first day of each month.

The Plan contains an automatic deferral provision whereby, upon attainment of eligibility, employees become automatically enrolled in the Plan at a deferral rate of 4%. Unless otherwise elected, this deferral rate shall increase by 1% annually to a maximum of 6%.

Employer Contributions

The Plan provides for discretionary matching contributions by the Company. During 2015 and 2014, the Company's matching contribution was equal to 25% of each participant's salary deferral contribution up to a maximum of 6% of each participant's eligible compensation. The Company match is funded on a payroll basis. The Company's matching contributions totaled $115,164 for the year ended December 31, 2015.

The Company may elect, at its sole discretion, to make additional profit-sharing contributions as often as approved by the Board of Directors. The discretionary profit-sharing contribution is allocated to each participant in proportion to his or her eligible compensation for the Plan year. The Company made a $120,000 discretionary profit-sharing contribution for the year ended December 31, 2015.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Participants' Accounts

Each participant's account is credited or charged with the participant's contributions and an allocation of the Company's contribution, Plan earnings or losses thereon, administrative fees, and forfeitures. Allocation of Plan earnings is based on the participant's time-weighted average account balance during the Plan year. Forfeitures are allocated to each participant in proportion to his or her eligible compensation for the Plan year. The benefit to which a participant is entitled is the vested portion of the participant's account.

Vesting

Participants are 100% vested in their salary deferral contributions and the allocated earnings or losses thereon. Amounts contributed by the Company and the related earnings or losses thereon vest on a graduated scale detailed below. Participants become 100% vested upon retirement, death, or disability.

Years of Service	Percentage of Vesting
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Forfeitures

If a participant leaves the employment of the Company due to termination of employment, the non-vested portion of the participant's account, if any, will be forfeited. Any amounts of forfeited matching contributions will be used to reduce future employer matching contribution amounts. Unallocated forfeited balances were approximately $5,300 and $9,600 as of December 31, 2015 and 2014, respectively. During the year ended December 31, 2015, approximately $23,000 in forfeitures were used to offset employer contributions.

Participant Loans

A participant may borrow from his or her account a minimum of $1,000 and a maximum equal to the lesser of $50,000 or 50% of his or her vested account balance. The loans are secured by the participant's total vested account balance and bear interest at the Wells Fargo prime rate in effect at the time of loan origination. Interest rates ranged from 3.25% to 3.50% on outstanding loans at December 31, 2015, with maturity dates through May 2029. Loan principal and interest are repaid through employee payroll deductions with a maximum repayment term of 5 years, except for loans used to acquire real estate that serves as the participant's primary residence may be repaid over a period of up to 15 years. Participant loans are recorded in the financial statements at amortized cost plus accrued interest.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Payment of Benefits

Payment of benefits is available upon retirement, death, disability, or termination of employment. If the participant's vested balance is less than $5,000 and after notification the employee does not request a distribution, a lump-sum distribution to an individual retirement account will be made. If a participant's vested account balance is greater than $5,000, the participant may delay the lump-sum distribution equal to the value of his or her vested account balance. Participants subject to required minimum distributions will receive installment payments, as defined by the Plan. Normal retirement age is 65 years, but participants continue to share in the benefits of the Plan if employment continues past normal retirement age. Benefits are recorded when paid.

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 ERISA provisions. In the event of Plan termination, all participants will become 100% vested in the Company's contributions, and the net assets of the Plan will be allocated to the participants as prescribed by ERISA, its related regulations, and the Plan document.

Valuation of Investments

Investments are recorded at fair value as reported to the Plan by Wells Fargo. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between participants at the measurement date. See Note 2 for discussion of fair value measurements.

Investments in mutual funds are recorded at fair value based on quoted market prices in active markets for identical assets that the Plan had the ability to access at the measurement date.

The common/collective trusts are reported at net asset value ("NAV") reported by the fund managers as a practical expedient to estimating fair value, as these investments do not have readily determinable fair market values. Due to the nature of the investments held by these accounts, changes in market conditions and economic environment may significantly impact the NAV and, consequently, the fair value of the accounts' interest in the trusts. The fair value of these investments has been measured using the NAV per share of the Plan's ownership interest in the accounts on an equivalent measure, where it is not probable that the fund or trust will sell at a price other than NAV. These accounts have no redemption restrictions or unfunded commitments as of December 31, 2015 and 2014.

The net realized and unrealized change in fair value (net appreciation or depreciation in fair value of investments) is reflected in the accompanying statement of changes in net assets available for benefits and is determined as the difference between fair value at the beginning of the year (or date purchased, if during the year) and selling price (if sold during the year) or year-end fair value. Purchases and sales of investments are recorded on a trade-date basis. Interest income is recognized on the accrual basis. Dividends are recognized on the ex-dividend date.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Risks and Uncertainties

The Plan provides for various investments that, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility risks. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Additionally, some investments held by the Plan are invested in the securities of foreign companies, which involve special risks and considerations not typically associated with investing in U.S. companies. These risks include devaluation of currencies, less reliable information about issuers, different securities transaction clearance and settlement practices, and possible adverse political and economic developments. Moreover, securities of many foreign companies and their markets may be less liquid and their prices more volatile than those of securities of comparable U.S. companies.

Expenses of the Plan

Certain fees are charged to participants relating to loan and set-up costs. The Company allocated fees to the Plan for the year ended December 31, 2015 using a flat fee approach.

Recently Issued Accounting Pronouncements

In May 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities that Calculate Net Asset Value per Share (or Its Equivalent)*. The amendment applies to reporting entities that elect to measure the fair value of an investment using the NAV per share (or its equivalent) practical expedient. The amendment removes the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the NAV per share practical expedient. The amendment also removes the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the NAV per share practical expedient. Rather, those disclosures are limited to investments for which the entity has elected to measure the fair value using that practical expedient. The amendment is effective for all plan years beginning after December 15, 2015. Earlier application is permitted. Entities should apply the amendment in this update retrospectively to all periods presented. As the Plan measures certain assets using the NAV practical expedient, upon adoption of ASU No. 2015-07, the fair value of these Plan assets will be removed from the fair value hierarchy in all periods presented in the Plan financial statements. The Plan will continue to disclose information on these investments for which fair value is measured at NAV as a practical expedient. The Plan elected to early adopt this standard for the year ended December 31, 2015 and adjusted the financial statement disclosures for all periods presented.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Recent Accounting Pronouncements (continued)

In July 2015, the FASB issued ASU No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), and Health and Welfare Benefit Plans (Topic 965): Part I: Fully Benefit-Responsive Investment Contracts, Part II: Plan Investment Disclosures, and Part III: Measurement Date Practical Expedient*. The amendment is effective for all plan years beginning after December 15, 2015. Earlier application is permitted. Part I requires fully benefit-responsive investment contracts to be measured, presented, and disclosed only at contract value. A plan will continue to provide disclosures that help users understand the nature and risks of fully benefit-responsive contracts. Part II eliminates the current generally accepted accounting principles requirements for plans to disclose individual investments that represent 5% or more of net assets available for benefits and the net appreciation or depreciation for investments by general type for both participant-directed investments and non-participant-directed investments. The net appreciation or depreciation in investments for the period is still required to be presented in the aggregate but would no longer be required to be disaggregated and disclosed by general type. Part II also requires that investments (both participant-directed and non-participant-directed) of employee benefit plans be grouped only by general type, eliminating the need to disaggregate the investments in multiple ways.

Currently, under Accounting Standards Codification ("ASC") Topic 820, classes of assets are grouped and disclosed on the basis of nature, characteristics, and risks; under FASB ASC Topics 960, 962, and 965, classes of assets are grouped and disclosed on the basis of general type. In addition, if an investment is measured using the NAV per share (or its equivalent) practical expedient in FASB ASC Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity, disclosure of that investment's strategy would no longer be required. The amendments in Part II should be applied retrospectively for all financial statements presented. Part III provides a practical expedient to permit plans to measure investments and investment-related accounts (for example, a liability for a pending trade with a broker) as of a month-end date that is closest to the plan's fiscal year-end when the fiscal period does not coincide with a month-end. The Plan elected to early adopt all three parts of this standard update for the year ended December 31, 2015 and adjusted the financial statement disclosures for all periods presented.

The adoption of these new accounting pronouncement did not have a material impact on the Plan's financial statements.

Note 2 - Fair Value Accounting

The Plan utilizes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2: Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables set forth by level, within the fair value hierarchy, the Plan's investment assets, which are measured at fair value on a recurring basis.

As of December 31, 2015:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 9,602,532	$ -	$ -	$ 9,602,532
Investments measured at NAV				4,052,440
Total investments, at fair value				$ 13,654,972

As of December 31, 2014:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 10,543,291	$ -	$ -	$ 10,543,291
Investments measured at NAV				3,879,922
Total investments, at fair value				$ 14,423,213

There were no changes to the valuation techniques used during the period.

Note 3 - Investments

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's auditors not to perform any auditing procedures with respect to the investment and participant loan information certified by the Trustee, except for comparing the information contained therein to information included in the financial statements and the supplemental schedule of assets (held at end of year).

The Trustee has certified the completeness and accuracy of all investments and participant loans reflected on the accompanying statements of net assets available for benefits as of December 31, 2015 and 2014, the supplemental schedule of assets (held at end of year) as of December 31, 2015, and the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2015.

The fair value of investments greater than 10% of net assets available for benefits was the following:

	December 31,			
	2015		2014	
Wells Fargo Stable Return Fund	$ 3,196,041		$ 3,461,562	
JPMorgan Large Cap Growth Fund	$ 2,092,793		$ 2,023,722	
Wells Fargo Advantage Government Securities Fund	$ 1,503,463		$ 1,505,833	
Goldman Sachs Small Cap Value Institutional	$ 1,337,423	*	$ 1,574,314	

* Does not exceed 10% of net assets available for benefits at the respective date.

Note 4 - Income Taxes

The Plan did not obtain a Plan-specific determination letter as it operates under the Trustee's opinion letter dated March 31, 2008, in which the IRS stated that the prototype plan document used by the Plan was in compliance with the applicable requirements of the IRC. Accordingly, no provision for federal or state income taxes has been made.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 2015 and 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 5 - Related Party and Party-In-Interest Transactions

Certain Plan investments are managed by Wells Fargo. Wells Fargo is the asset trustee and custodian, as defined by the Plan. In addition, the Plan provides for loans to participants. These transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

Note 6 - Reconciliation of Financial Statements to Form 5500

Following is a reconciliation of net assets available for benefits as reflected in the financial statements to the Form 5500:

	December 31,	
	2015	2014
Net assets available for benefits as reflected in the financial statements	$ 14,267,648	$ 14,983,893
Employer receivable	(120,000)	(60,000)
Net assets available for benefits as reflected in Form 5500	$ 14,147,648	$ 14,923,893

Following is a reconciliation of changes in net assets available for benefits as reflected in the financial statements to the Form 5500 for the Plan year ended December 31, 2015:

Decrease in net assets as reflected in the financial statements	$ (716,245)
Employer contributions, net	(60,000)
Decrease in net assets as reflected in Form 5500	$ (776,245)

Note 7 - Subsequent Events

The Plan document was amended and restated effective January 1, 2016. Unless otherwise elected, the automatic deferral rate shall now increase by 1% annually to a maximum of 10%. The amended and restated Plan document also provides for discretionary matching contributions by the Company equal to 50% of each participant's salary deferral contribution up to a maximum of 6% of each participant's eligible compensation.

The Plan has evaluated all events subsequent from the date of the financial statements through the auditors' report date, which is the date the financial statements were available for issuance. No additional items were noted that required accrual or disclosure.

SUPPLEMENTAL SCHEDULE

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of December 31, 2015

Employer Identification Number - 84-0357930
Plan Number - 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e) Current Value
	Mutual funds		
	JPMorgan	Large Cap Growth Fund	$ 2,092,793
*	Wells Fargo	Advantage Government Securities Fund	1,503,463
	Goldman Sachs	Small Cap Value Institutional	1,337,423
	T. Rowe Price	Retirement 2020	1,038,988
	T. Rowe Price	Retirement 2030	793,134
	Invesco	Growth and Income Fund	633,086
	T. Rowe Price	Retirement 2040	455,229
	Vanguard	Total International Stock Index	436,551
	Franklin Templeton	Foreign Fund	432,544
	T. Rowe Price	Retirement 2050 Advantage	308,412
	T. Rowe Price	Retirement 2010	272,165
	Vanguard	Small Cap Index Admiral	203,927
	T. Rowe Price	Retirement Income Advantage	93,407
	T. Rowe Price	T Rowe Price Retirement 2060	1,410
	Total mutual funds		9,602,532
	Common/collective trusts		
*	Wells Fargo	Stable Return Fund	3,196,041
*	Wells Fargo	BlackRock S&P 500 Index	577,710
*	Wells Fargo	BlackRock S&P Mid Cap Index	278,689
	Total common/ collective trusts		4,052,440
*	Participant loans	Interest rates ranging from 3.25% to 3.50% with maturity dates through May 2029, collateralized by participant vested account balances	492,676
			$ 14,147,648

* Party-in-interest

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Financial Statements
and
Independent Auditors' Report
December 31, 2015 and 2014

EKS&H
AUDIT | TAX | CONSULTING

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Table of Contents

Page

Independent Auditors' Report....1

Financial Statements

Statements of Net Assets Available for Benefits....3

Statement of Changes in Net Assets Available for Benefits....4

Notes to Financial Statements....5

Supplemental Schedule

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)....14

EKS&H
AUDIT | TAX | CONSULTING

7979 E. Tufts Avenue, Suite 400
Denver, Colorado 80237-2521
P: 303-740-9400
F: 303-740-9009
www.EKSH.com

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator
Wright & McGill Co. 401(k) Profit Sharing Plan
Denver, Colorado

REPORT ON FINANCIAL STATEMENTS

We were engaged to audit the accompanying financial statements of Wright & McGill Co. 401(k) Profit Sharing Plan (the "Plan"), which are comprised of the statements of net assets available for benefits as of December 31, 2015 and 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2015, 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 these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

BASIS FOR DISCLAIMER OF OPINION

As permitted by 29 CFR 2520.103-8 of the Department of Labor's 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 3, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2015 and 2014, and for the year ended December 31, 2015, that the information provided to the Plan administrator by the trustee is complete and accurate.

DISCLAIMER OF OPINION

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

OTHER MATTER

The supplemental schedule as of December 31, 2015, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

REPORT ON FORM AND CONTENT IN COMPLIANCE WITH THE DEPARTMENT OF LABOR'S RULES AND REGULATIONS

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the 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.

EKS&H LLLP

EKS&H LLLP

September 15, 2016
Denver, Colorado

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2015	2014
Investments, at fair value		
Mutual funds	$ 9,602,532	$ 10,543,291
Common/collective trusts	4,052,440	3,879,922
Total investments, at fair value	13,654,972	14,423,213
Receivables		
Employer contributions	120,000	60,000
Participant loans	492,676	500,680
Total receivables	612,676	560,680
Net assets available for benefits	$ 14,267,648	$ 14,983,893

See notes to financial statements.

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2015

Investment income (loss)	
Net realized and unrealized change in fair value	$ (41,850)
Interest and dividend income	103,859
Other income	708
Total investment income	62,717
Participant loan interest	16,910
Contributions	
Employee	832,286
Employer, net of forfeitures applied	235,164
Rollover	92,651
Total contributions	1,160,101
Deductions from net assets	
Benefits paid to participants	1,909,383
Administrative fees	46,590
Total deductions from net assets	1,955,973
Net decrease	(716,245)
Net assets available for benefits	
Beginning of year	14,983,893
End of year	$ 14,267,648

See notes to financial statements.

Note 1 - Description of the Plan and Significant Accounting Policies

The following description of Wright & McGill Co. 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants and all others should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a 401(k) profit sharing plan established by Wright & McGill Co. (the "Company") for the benefit of its employees and their beneficiaries under Section 401(a) of the Internal Revenue Code ("IRC"). The Plan covers all employees who have completed 90 days or more of service with the Company and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Company has been appointed to administer the Plan. Wells Fargo Bank, N.A. ("Trustee" or "Wells Fargo") acts as trustee, custodian, and record keeper for the Plan's assets. The Trustee offers Plan participants a variety of investment options. Individual accounts are invested in the various options at the direction of the participants. The effective date of the Plan is June 22, 1964, which has been subsequently amended and restated.

Employee Contributions

Annual employee contributions are limited to a maximum of 100% of each participant's annual compensation, not to exceed the IRS limits. Employee contributions to the Plan are before tax and are made through regular payroll deductions. Participants may also contribute rollover contributions from other qualified plans. Employees may enter the Plan on the first day of each month.

The Plan contains an automatic deferral provision whereby, upon attainment of eligibility, employees become automatically enrolled in the Plan at a deferral rate of 4%. Unless otherwise elected, this deferral rate shall increase by 1% annually to a maximum of 6%.

Employer Contributions

The Plan provides for discretionary matching contributions by the Company. During 2015 and 2014, the Company's matching contribution was equal to 25% of each participant's salary deferral contribution up to a maximum of 6% of each participant's eligible compensation. The Company match is funded on a payroll basis. The Company's matching contributions totaled $115,164 for the year ended December 31, 2015.

The Company may elect, at its sole discretion, to make additional profit-sharing contributions as often as approved by the Board of Directors. The discretionary profit-sharing contribution is allocated to each participant in proportion to his or her eligible compensation for the Plan year. The Company made a $120,000 discretionary profit-sharing contribution for the year ended December 31, 2015.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Participants' Accounts

Each participant's account is credited or charged with the participant's contributions and an allocation of the Company's contribution, Plan earnings or losses thereon, administrative fees, and forfeitures. Allocation of Plan earnings is based on the participant's time-weighted average account balance during the Plan year. Forfeitures are allocated to each participant in proportion to his or her eligible compensation for the Plan year. The benefit to which a participant is entitled is the vested portion of the participant's account.

Vesting

Participants are 100% vested in their salary deferral contributions and the allocated earnings or losses thereon. Amounts contributed by the Company and the related earnings or losses thereon vest on a graduated scale detailed below. Participants become 100% vested upon retirement, death, or disability.

Years of Service	Percentage of Vesting
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Forfeitures

If a participant leaves the employment of the Company due to termination of employment, the non-vested portion of the participant's account, if any, will be forfeited. Any amounts of forfeited matching contributions will be used to reduce future employer matching contribution amounts. Unallocated forfeited balances were approximately $5,300 and $9,600 as of December 31, 2015 and 2014, respectively. During the year ended December 31, 2015, approximately $23,000 in forfeitures were used to offset employer contributions.

Participant Loans

A participant may borrow from his or her account a minimum of $1,000 and a maximum equal to the lesser of $50,000 or 50% of his or her vested account balance. The loans are secured by the participant's total vested account balance and bear interest at the Wells Fargo prime rate in effect at the time of loan origination. Interest rates ranged from 3.25% to 3.50% on outstanding loans at December 31, 2015, with maturity dates through May 2029. Loan principal and interest are repaid through employee payroll deductions with a maximum repayment term of 5 years, except for loans used to acquire real estate that serves as the participant's primary residence may be repaid over a period of up to 15 years. Participant loans are recorded in the financial statements at amortized cost plus accrued interest.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Payment of Benefits

Payment of benefits is available upon retirement, death, disability, or termination of employment. If the participant's vested balance is less than $5,000 and after notification the employee does not request a distribution, a lump-sum distribution to an individual retirement account will be made. If a participant's vested account balance is greater than $5,000, the participant may delay the lump-sum distribution equal to the value of his or her vested account balance. Participants subject to required minimum distributions will receive installment payments, as defined by the Plan. Normal retirement age is 65 years, but participants continue to share in the benefits of the Plan if employment continues past normal retirement age. Benefits are recorded when paid.

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 ERISA provisions. In the event of Plan termination, all participants will become 100% vested in the Company's contributions, and the net assets of the Plan will be allocated to the participants as prescribed by ERISA, its related regulations, and the Plan document.

Valuation of Investments

Investments are recorded at fair value as reported to the Plan by Wells Fargo. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between participants at the measurement date. See Note 2 for discussion of fair value measurements.

Investments in mutual funds are recorded at fair value based on quoted market prices in active markets for identical assets that the Plan had the ability to access at the measurement date.

The common/collective trusts are reported at net asset value ("NAV") reported by the fund managers as a practical expedient to estimating fair value, as these investments do not have readily determinable fair market values. Due to the nature of the investments held by these accounts, changes in market conditions and economic environment may significantly impact the NAV and, consequently, the fair value of the accounts' interest in the trusts. The fair value of these investments has been measured using the NAV per share of the Plan's ownership interest in the accounts on an equivalent measure, where it is not probable that the fund or trust will sell at a price other than NAV. These accounts have no redemption restrictions or unfunded commitments as of December 31, 2015 and 2014.

The net realized and unrealized change in fair value (net appreciation or depreciation in fair value of investments) is reflected in the accompanying statement of changes in net assets available for benefits and is determined as the difference between fair value at the beginning of the year (or date purchased, if during the year) and selling price (if sold during the year) or year-end fair value. Purchases and sales of investments are recorded on a trade-date basis. Interest income is recognized on the accrual basis. Dividends are recognized on the ex-dividend date.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Risks and Uncertainties

The Plan provides for various investments that, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility risks. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Additionally, some investments held by the Plan are invested in the securities of foreign companies, which involve special risks and considerations not typically associated with investing in U.S. companies. These risks include devaluation of currencies, less reliable information about issuers, different securities transaction clearance and settlement practices, and possible adverse political and economic developments. Moreover, securities of many foreign companies and their markets may be less liquid and their prices more volatile than those of securities of comparable U.S. companies.

Expenses of the Plan

Certain fees are charged to participants relating to loan and set-up costs. The Company allocated fees to the Plan for the year ended December 31, 2015 using a flat fee approach.

Recently Issued Accounting Pronouncements

In May 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities that Calculate Net Asset Value per Share (or Its Equivalent)*. The amendment applies to reporting entities that elect to measure the fair value of an investment using the NAV per share (or its equivalent) practical expedient. The amendment removes the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the NAV per share practical expedient. The amendment also removes the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the NAV per share practical expedient. Rather, those disclosures are limited to investments for which the entity has elected to measure the fair value using that practical expedient. The amendment is effective for all plan years beginning after December 15, 2015. Earlier application is permitted. Entities should apply the amendment in this update retrospectively to all periods presented. As the Plan measures certain assets using the NAV practical expedient, upon adoption of ASU No. 2015-07, the fair value of these Plan assets will be removed from the fair value hierarchy in all periods presented in the Plan financial statements. The Plan will continue to disclose information on these investments for which fair value is measured at NAV as a practical expedient. The Plan elected to early adopt this standard for the year ended December 31, 2015 and adjusted the financial statement disclosures for all periods presented.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Recent Accounting Pronouncements (continued)

In July 2015, the FASB issued ASU No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), and Health and Welfare Benefit Plans (Topic 965): Part I: Fully Benefit-Responsive Investment Contracts, Part II: Plan Investment Disclosures, and Part III: Measurement Date Practical Expedient*. The amendment is effective for all plan years beginning after December 15, 2015. Earlier application is permitted. Part I requires fully benefit-responsive investment contracts to be measured, presented, and disclosed only at contract value. A plan will continue to provide disclosures that help users understand the nature and risks of fully benefit-responsive contracts. Part II eliminates the current generally accepted accounting principles requirements for plans to disclose individual investments that represent 5% or more of net assets available for benefits and the net appreciation or depreciation for investments by general type for both participant-directed investments and non-participant-directed investments. The net appreciation or depreciation in investments for the period is still required to be presented in the aggregate but would no longer be required to be disaggregated and disclosed by general type. Part II also requires that investments (both participant-directed and non-participant-directed) of employee benefit plans be grouped only by general type, eliminating the need to disaggregate the investments in multiple ways.

Currently, under Accounting Standards Codification ("ASC") Topic 820, classes of assets are grouped and disclosed on the basis of nature, characteristics, and risks; under FASB ASC Topics 960, 962, and 965, classes of assets are grouped and disclosed on the basis of general type. In addition, if an investment is measured using the NAV per share (or its equivalent) practical expedient in FASB ASC Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity, disclosure of that investment's strategy would no longer be required. The amendments in Part II should be applied retrospectively for all financial statements presented. Part III provides a practical expedient to permit plans to measure investments and investment-related accounts (for example, a liability for a pending trade with a broker) as of a month-end date that is closest to the plan's fiscal year-end when the fiscal period does not coincide with a month-end. The Plan elected to early adopt all three parts of this standard update for the year ended December 31, 2015 and adjusted the financial statement disclosures for all periods presented.

The adoption of these new accounting pronouncement did not have a material impact on the Plan's financial statements.

Note 2 - Fair Value Accounting

The Plan utilizes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2: Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables set forth by level, within the fair value hierarchy, the Plan's investment assets, which are measured at fair value on a recurring basis.

As of December 31, 2015:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 9,602,532	$ -	$ -	$ 9,602,532
Investments measured at NAV				4,052,440
Total investments, at fair value				$ 13,654,972

As of December 31, 2014:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 10,543,291	$ -	$ -	$ 10,543,291
Investments measured at NAV				3,879,922
Total investments, at fair value				$ 14,423,213

There were no changes to the valuation techniques used during the period.

Note 3 - Investments

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's auditors not to perform any auditing procedures with respect to the investment and participant loan information certified by the Trustee, except for comparing the information contained therein to information included in the financial statements and the supplemental schedule of assets (held at end of year).

The Trustee has certified the completeness and accuracy of all investments and participant loans reflected on the accompanying statements of net assets available for benefits as of December 31, 2015 and 2014, the supplemental schedule of assets (held at end of year) as of December 31, 2015, and the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2015.

The fair value of investments greater than 10% of net assets available for benefits was the following:

	December 31,			
	2015		2014	
Wells Fargo Stable Return Fund	$ 3,196,041		$ 3,461,562	
JPMorgan Large Cap Growth Fund	$ 2,092,793		$ 2,023,722	
Wells Fargo Advantage Government Securities Fund	$ 1,503,463		$ 1,505,833	
Goldman Sachs Small Cap Value Institutional	$ 1,337,423	*	$ 1,574,314	

* Does not exceed 10% of net assets available for benefits at the respective date.

Note 4 - Income Taxes

The Plan did not obtain a Plan-specific determination letter as it operates under the Trustee's opinion letter dated March 31, 2008, in which the IRS stated that the prototype plan document used by the Plan was in compliance with the applicable requirements of the IRC. Accordingly, no provision for federal or state income taxes has been made.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 2015 and 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 5 - Related Party and Party-In-Interest Transactions

Certain Plan investments are managed by Wells Fargo. Wells Fargo is the asset trustee and custodian, as defined by the Plan. In addition, the Plan provides for loans to participants. These transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

Note 6 - Reconciliation of Financial Statements to Form 5500

Following is a reconciliation of net assets available for benefits as reflected in the financial statements to the Form 5500:

	December 31,	
	2015	2014
Net assets available for benefits as reflected in the financial statements	$ 14,267,648	$ 14,983,893
Employer receivable	(120,000)	(60,000)
Net assets available for benefits as reflected in Form 5500	$ 14,147,648	$ 14,923,893

Following is a reconciliation of changes in net assets available for benefits as reflected in the financial statements to the Form 5500 for the Plan year ended December 31, 2015:

Decrease in net assets as reflected in the financial statements	$ (716,245)
Employer contributions, net	(60,000)
Decrease in net assets as reflected in Form 5500	$ (776,245)

Note 7 - Subsequent Events

The Plan document was amended and restated effective January 1, 2016. Unless otherwise elected, the automatic deferral rate shall now increase by 1% annually to a maximum of 10%. The amended and restated Plan document also provides for discretionary matching contributions by the Company equal to 50% of each participant's salary deferral contribution up to a maximum of 6% of each participant's eligible compensation.

The Plan has evaluated all events subsequent from the date of the financial statements through the auditors' report date, which is the date the financial statements were available for issuance. No additional items were noted that required accrual or disclosure.

SUPPLEMENTAL SCHEDULE

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of December 31, 2015

Employer Identification Number - 84-0357930
Plan Number - 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e) Current Value
	Mutual funds		
	JPMorgan	Large Cap Growth Fund	$ 2,092,793
*	Wells Fargo	Advantage Government Securities Fund	1,503,463
	Goldman Sachs	Small Cap Value Institutional	1,337,423
	T. Rowe Price	Retirement 2020	1,038,988
	T. Rowe Price	Retirement 2030	793,134
	Invesco	Growth and Income Fund	633,086
	T. Rowe Price	Retirement 2040	455,229
	Vanguard	Total International Stock Index	436,551
	Franklin Templeton	Foreign Fund	432,544
	T. Rowe Price	Retirement 2050 Advantage	308,412
	T. Rowe Price	Retirement 2010	272,165
	Vanguard	Small Cap Index Admiral	203,927
	T. Rowe Price	Retirement Income Advantage	93,407
	T. Rowe Price	T Rowe Price Retirement 2060	1,410
	Total mutual funds		9,602,532
	Common/collective trusts		
*	Wells Fargo	Stable Return Fund	3,196,041
*	Wells Fargo	BlackRock S&P 500 Index	577,710
*	Wells Fargo	BlackRock S&P Mid Cap Index	278,689
	Total common/ collective trusts		4,052,440
*	Participant loans	Interest rates ranging from 3.25% to 3.50% with maturity dates through May 2029, collateralized by participant vested account balances	492,676
			$ 14,147,648

* Party-in-interest

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Financial Statements
and
Independent Auditors' Report
December 31, 2015 and 2014

EKS&H
AUDIT | TAX | CONSULTING

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Table of Contents

Page

Independent Auditors' Report....1

Financial Statements

Statements of Net Assets Available for Benefits....3

Statement of Changes in Net Assets Available for Benefits....4

Notes to Financial Statements....5

Supplemental Schedule

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)....14

EKS&H
AUDIT | TAX | CONSULTING

7979 E. Tufts Avenue, Suite 400
Denver, Colorado 80237-2521
P: 303-740-9400
F: 303-740-9009
www.EKSH.com

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator
Wright & McGill Co. 401(k) Profit Sharing Plan
Denver, Colorado

REPORT ON FINANCIAL STATEMENTS

We were engaged to audit the accompanying financial statements of Wright & McGill Co. 401(k) Profit Sharing Plan (the "Plan"), which are comprised of the statements of net assets available for benefits as of December 31, 2015 and 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2015, 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 these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

BASIS FOR DISCLAIMER OF OPINION

As permitted by 29 CFR 2520.103-8 of the Department of Labor's 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 3, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of December 31, 2015 and 2014, and for the year ended December 31, 2015, that the information provided to the Plan administrator by the trustee is complete and accurate.

DISCLAIMER OF OPINION

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

OTHER MATTER

The supplemental schedule as of December 31, 2015, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

REPORT ON FORM AND CONTENT IN COMPLIANCE WITH THE DEPARTMENT OF LABOR'S RULES AND REGULATIONS

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the 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.

EKS&H LLLP

EKS&H LLLP

September 15, 2016
Denver, Colorado

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2015	2014
Investments, at fair value		
Mutual funds	$ 9,602,532	$ 10,543,291
Common/collective trusts	4,052,440	3,879,922
Total investments, at fair value	13,654,972	14,423,213
Receivables		
Employer contributions	120,000	60,000
Participant loans	492,676	500,680
Total receivables	612,676	560,680
Net assets available for benefits	$ 14,267,648	$ 14,983,893

See notes to financial statements.

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2015

Investment income (loss)	
Net realized and unrealized change in fair value	$ (41,850)
Interest and dividend income	103,859
Other income	708
Total investment income	62,717
Participant loan interest	16,910
Contributions	
Employee	832,286
Employer, net of forfeitures applied	235,164
Rollover	92,651
Total contributions	1,160,101
Deductions from net assets	
Benefits paid to participants	1,909,383
Administrative fees	46,590
Total deductions from net assets	1,955,973
Net decrease	(716,245)
Net assets available for benefits	
Beginning of year	14,983,893
End of year	$ 14,267,648

See notes to financial statements.

Note 1 - Description of the Plan and Significant Accounting Policies

The following description of Wright & McGill Co. 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants and all others should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a 401(k) profit sharing plan established by Wright & McGill Co. (the "Company") for the benefit of its employees and their beneficiaries under Section 401(a) of the Internal Revenue Code ("IRC"). The Plan covers all employees who have completed 90 days or more of service with the Company and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Company has been appointed to administer the Plan. Wells Fargo Bank, N.A. ("Trustee" or "Wells Fargo") acts as trustee, custodian, and record keeper for the Plan's assets. The Trustee offers Plan participants a variety of investment options. Individual accounts are invested in the various options at the direction of the participants. The effective date of the Plan is June 22, 1964, which has been subsequently amended and restated.

Employee Contributions

Annual employee contributions are limited to a maximum of 100% of each participant's annual compensation, not to exceed the IRS limits. Employee contributions to the Plan are before tax and are made through regular payroll deductions. Participants may also contribute rollover contributions from other qualified plans. Employees may enter the Plan on the first day of each month.

The Plan contains an automatic deferral provision whereby, upon attainment of eligibility, employees become automatically enrolled in the Plan at a deferral rate of 4%. Unless otherwise elected, this deferral rate shall increase by 1% annually to a maximum of 6%.

Employer Contributions

The Plan provides for discretionary matching contributions by the Company. During 2015 and 2014, the Company's matching contribution was equal to 25% of each participant's salary deferral contribution up to a maximum of 6% of each participant's eligible compensation. The Company match is funded on a payroll basis. The Company's matching contributions totaled $115,164 for the year ended December 31, 2015.

The Company may elect, at its sole discretion, to make additional profit-sharing contributions as often as approved by the Board of Directors. The discretionary profit-sharing contribution is allocated to each participant in proportion to his or her eligible compensation for the Plan year. The Company made a $120,000 discretionary profit-sharing contribution for the year ended December 31, 2015.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Participants' Accounts

Each participant's account is credited or charged with the participant's contributions and an allocation of the Company's contribution, Plan earnings or losses thereon, administrative fees, and forfeitures. Allocation of Plan earnings is based on the participant's time-weighted average account balance during the Plan year. Forfeitures are allocated to each participant in proportion to his or her eligible compensation for the Plan year. The benefit to which a participant is entitled is the vested portion of the participant's account.

Vesting

Participants are 100% vested in their salary deferral contributions and the allocated earnings or losses thereon. Amounts contributed by the Company and the related earnings or losses thereon vest on a graduated scale detailed below. Participants become 100% vested upon retirement, death, or disability.

Years of Service	Percentage of Vesting
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Forfeitures

If a participant leaves the employment of the Company due to termination of employment, the non-vested portion of the participant's account, if any, will be forfeited. Any amounts of forfeited matching contributions will be used to reduce future employer matching contribution amounts. Unallocated forfeited balances were approximately $5,300 and $9,600 as of December 31, 2015 and 2014, respectively. During the year ended December 31, 2015, approximately $23,000 in forfeitures were used to offset employer contributions.

Participant Loans

A participant may borrow from his or her account a minimum of $1,000 and a maximum equal to the lesser of $50,000 or 50% of his or her vested account balance. The loans are secured by the participant's total vested account balance and bear interest at the Wells Fargo prime rate in effect at the time of loan origination. Interest rates ranged from 3.25% to 3.50% on outstanding loans at December 31, 2015, with maturity dates through May 2029. Loan principal and interest are repaid through employee payroll deductions with a maximum repayment term of 5 years, except for loans used to acquire real estate that serves as the participant's primary residence may be repaid over a period of up to 15 years. Participant loans are recorded in the financial statements at amortized cost plus accrued interest.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Payment of Benefits

Payment of benefits is available upon retirement, death, disability, or termination of employment. If the participant's vested balance is less than $5,000 and after notification the employee does not request a distribution, a lump-sum distribution to an individual retirement account will be made. If a participant's vested account balance is greater than $5,000, the participant may delay the lump-sum distribution equal to the value of his or her vested account balance. Participants subject to required minimum distributions will receive installment payments, as defined by the Plan. Normal retirement age is 65 years, but participants continue to share in the benefits of the Plan if employment continues past normal retirement age. Benefits are recorded when paid.

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 ERISA provisions. In the event of Plan termination, all participants will become 100% vested in the Company's contributions, and the net assets of the Plan will be allocated to the participants as prescribed by ERISA, its related regulations, and the Plan document.

Valuation of Investments

Investments are recorded at fair value as reported to the Plan by Wells Fargo. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between participants at the measurement date. See Note 2 for discussion of fair value measurements.

Investments in mutual funds are recorded at fair value based on quoted market prices in active markets for identical assets that the Plan had the ability to access at the measurement date.

The common/collective trusts are reported at net asset value ("NAV") reported by the fund managers as a practical expedient to estimating fair value, as these investments do not have readily determinable fair market values. Due to the nature of the investments held by these accounts, changes in market conditions and economic environment may significantly impact the NAV and, consequently, the fair value of the accounts' interest in the trusts. The fair value of these investments has been measured using the NAV per share of the Plan's ownership interest in the accounts on an equivalent measure, where it is not probable that the fund or trust will sell at a price other than NAV. These accounts have no redemption restrictions or unfunded commitments as of December 31, 2015 and 2014.

The net realized and unrealized change in fair value (net appreciation or depreciation in fair value of investments) is reflected in the accompanying statement of changes in net assets available for benefits and is determined as the difference between fair value at the beginning of the year (or date purchased, if during the year) and selling price (if sold during the year) or year-end fair value. Purchases and sales of investments are recorded on a trade-date basis. Interest income is recognized on the accrual basis. Dividends are recognized on the ex-dividend date.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Risks and Uncertainties

The Plan provides for various investments that, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility risks. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Additionally, some investments held by the Plan are invested in the securities of foreign companies, which involve special risks and considerations not typically associated with investing in U.S. companies. These risks include devaluation of currencies, less reliable information about issuers, different securities transaction clearance and settlement practices, and possible adverse political and economic developments. Moreover, securities of many foreign companies and their markets may be less liquid and their prices more volatile than those of securities of comparable U.S. companies.

Expenses of the Plan

Certain fees are charged to participants relating to loan and set-up costs. The Company allocated fees to the Plan for the year ended December 31, 2015 using a flat fee approach.

Recently Issued Accounting Pronouncements

In May 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities that Calculate Net Asset Value per Share (or Its Equivalent)*. The amendment applies to reporting entities that elect to measure the fair value of an investment using the NAV per share (or its equivalent) practical expedient. The amendment removes the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the NAV per share practical expedient. The amendment also removes the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the NAV per share practical expedient. Rather, those disclosures are limited to investments for which the entity has elected to measure the fair value using that practical expedient. The amendment is effective for all plan years beginning after December 15, 2015. Earlier application is permitted. Entities should apply the amendment in this update retrospectively to all periods presented. As the Plan measures certain assets using the NAV practical expedient, upon adoption of ASU No. 2015-07, the fair value of these Plan assets will be removed from the fair value hierarchy in all periods presented in the Plan financial statements. The Plan will continue to disclose information on these investments for which fair value is measured at NAV as a practical expedient. The Plan elected to early adopt this standard for the year ended December 31, 2015 and adjusted the financial statement disclosures for all periods presented.

Note 1 - Description of the Plan and Significant Accounting Policies (continued)

Recent Accounting Pronouncements (continued)

In July 2015, the FASB issued ASU No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), and Health and Welfare Benefit Plans (Topic 965): Part I: Fully Benefit-Responsive Investment Contracts, Part II: Plan Investment Disclosures, and Part III: Measurement Date Practical Expedient*. The amendment is effective for all plan years beginning after December 15, 2015. Earlier application is permitted. Part I requires fully benefit-responsive investment contracts to be measured, presented, and disclosed only at contract value. A plan will continue to provide disclosures that help users understand the nature and risks of fully benefit-responsive contracts. Part II eliminates the current generally accepted accounting principles requirements for plans to disclose individual investments that represent 5% or more of net assets available for benefits and the net appreciation or depreciation for investments by general type for both participant-directed investments and non-participant-directed investments. The net appreciation or depreciation in investments for the period is still required to be presented in the aggregate but would no longer be required to be disaggregated and disclosed by general type. Part II also requires that investments (both participant-directed and non-participant-directed) of employee benefit plans be grouped only by general type, eliminating the need to disaggregate the investments in multiple ways.

Currently, under Accounting Standards Codification ("ASC") Topic 820, classes of assets are grouped and disclosed on the basis of nature, characteristics, and risks; under FASB ASC Topics 960, 962, and 965, classes of assets are grouped and disclosed on the basis of general type. In addition, if an investment is measured using the NAV per share (or its equivalent) practical expedient in FASB ASC Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity, disclosure of that investment's strategy would no longer be required. The amendments in Part II should be applied retrospectively for all financial statements presented. Part III provides a practical expedient to permit plans to measure investments and investment-related accounts (for example, a liability for a pending trade with a broker) as of a month-end date that is closest to the plan's fiscal year-end when the fiscal period does not coincide with a month-end. The Plan elected to early adopt all three parts of this standard update for the year ended December 31, 2015 and adjusted the financial statement disclosures for all periods presented.

The adoption of these new accounting pronouncement did not have a material impact on the Plan's financial statements.

Note 2 - Fair Value Accounting

The Plan utilizes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2: Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables set forth by level, within the fair value hierarchy, the Plan's investment assets, which are measured at fair value on a recurring basis.

As of December 31, 2015:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 9,602,532	$ -	$ -	$ 9,602,532
Investments measured at NAV				4,052,440
Total investments, at fair value				$ 13,654,972

As of December 31, 2014:

Description	Level 1	Level 2	Level 3	Total
Mutual funds	$ 10,543,291	$ -	$ -	$ 10,543,291
Investments measured at NAV				3,879,922
Total investments, at fair value				$ 14,423,213

There were no changes to the valuation techniques used during the period.

Note 3 - Investments

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's auditors not to perform any auditing procedures with respect to the investment and participant loan information certified by the Trustee, except for comparing the information contained therein to information included in the financial statements and the supplemental schedule of assets (held at end of year).

The Trustee has certified the completeness and accuracy of all investments and participant loans reflected on the accompanying statements of net assets available for benefits as of December 31, 2015 and 2014, the supplemental schedule of assets (held at end of year) as of December 31, 2015, and the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2015.

The fair value of investments greater than 10% of net assets available for benefits was the following:

	December 31,			
	2015		2014	
Wells Fargo Stable Return Fund	$ 3,196,041		$ 3,461,562	
JPMorgan Large Cap Growth Fund	$ 2,092,793		$ 2,023,722	
Wells Fargo Advantage Government Securities Fund	$ 1,503,463		$ 1,505,833	
Goldman Sachs Small Cap Value Institutional	$ 1,337,423	*	$ 1,574,314	

* Does not exceed 10% of net assets available for benefits at the respective date.

Note 4 - Income Taxes

The Plan did not obtain a Plan-specific determination letter as it operates under the Trustee's opinion letter dated March 31, 2008, in which the IRS stated that the prototype plan document used by the Plan was in compliance with the applicable requirements of the IRC. Accordingly, no provision for federal or state income taxes has been made.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 2015 and 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 5 - Related Party and Party-In-Interest Transactions

Certain Plan investments are managed by Wells Fargo. Wells Fargo is the asset trustee and custodian, as defined by the Plan. In addition, the Plan provides for loans to participants. These transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

Note 6 - Reconciliation of Financial Statements to Form 5500

Following is a reconciliation of net assets available for benefits as reflected in the financial statements to the Form 5500:

	December 31,	
	2015	2014
Net assets available for benefits as reflected in the financial statements	$ 14,267,648	$ 14,983,893
Employer receivable	(120,000)	(60,000)
Net assets available for benefits as reflected in Form 5500	$ 14,147,648	$ 14,923,893

Following is a reconciliation of changes in net assets available for benefits as reflected in the financial statements to the Form 5500 for the Plan year ended December 31, 2015:

Decrease in net assets as reflected in the financial statements	$ (716,245)
Employer contributions, net	(60,000)
Decrease in net assets as reflected in Form 5500	$ (776,245)

Note 7 - Subsequent Events

The Plan document was amended and restated effective January 1, 2016. Unless otherwise elected, the automatic deferral rate shall now increase by 1% annually to a maximum of 10%. The amended and restated Plan document also provides for discretionary matching contributions by the Company equal to 50% of each participant's salary deferral contribution up to a maximum of 6% of each participant's eligible compensation.

The Plan has evaluated all events subsequent from the date of the financial statements through the auditors' report date, which is the date the financial statements were available for issuance. No additional items were noted that required accrual or disclosure.

SUPPLEMENTAL SCHEDULE

WRIGHT & MCGILL CO. 401(K) PROFIT SHARING PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
As of December 31, 2015

Employer Identification Number - 84-0357930
Plan Number - 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(e) Current Value
	Mutual funds		
	JPMorgan	Large Cap Growth Fund	$ 2,092,793
*	Wells Fargo	Advantage Government Securities Fund	1,503,463
	Goldman Sachs	Small Cap Value Institutional	1,337,423
	T. Rowe Price	Retirement 2020	1,038,988
	T. Rowe Price	Retirement 2030	793,134
	Invesco	Growth and Income Fund	633,086
	T. Rowe Price	Retirement 2040	455,229
	Vanguard	Total International Stock Index	436,551
	Franklin Templeton	Foreign Fund	432,544
	T. Rowe Price	Retirement 2050 Advantage	308,412
	T. Rowe Price	Retirement 2010	272,165
	Vanguard	Small Cap Index Admiral	203,927
	T. Rowe Price	Retirement Income Advantage	93,407
	T. Rowe Price	T Rowe Price Retirement 2060	1,410
	Total mutual funds		9,602,532
	Common/collective trusts		
*	Wells Fargo	Stable Return Fund	3,196,041
*	Wells Fargo	BlackRock S&P 500 Index	577,710
*	Wells Fargo	BlackRock S&P Mid Cap Index	278,689
	Total common/ collective trusts		4,052,440
*	Participant loans	Interest rates ranging from 3.25% to 3.50% with maturity dates through May 2029, collateralized by participant vested account balances	492,676
			$ 14,147,648

* Party-in-interest