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
TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 004

1c Effective date of plan 09/01/1985

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)
TOWER IMAGING, INC.

2700 UNIVERSITY SQUARE DRIVE
TAMPA, FL 33612

2b Employer Identification Number (EIN)
59-1433551

2c Plan Sponsor's telephone number
813-253-2721

2d Business code (see instructions)
621111

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2016	LISA BALLENGEE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2016	LISA BALLENGEE
	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**	369
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)**	351
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	361
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	10
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	371
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	371
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	264
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:
4B

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

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
TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
TOWER IMAGING, INC.

D Employer Identification Number (EIN)
59-1433551

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

1 Coverage Information:

(a) Name of insurance carrier
NATIONWIDE LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
23-0990450	68225	PT032920	2	01/01/2015	12/31/2015

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ PUBLISHED RATES OF INSURANCE CARRIE

b	Premiums paid to carrier	6b	6683
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	6d	

Specify nature of costs ▶

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

(3) [ ] other (specify) ▶

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

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

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

(3) [ ] guaranteed investment (4) [ ] other ▶

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

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

m ☐ Other (specify) ▶

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan	B Three-digit plan number (PN) ▶	
TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST		004
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
TOWER IMAGING, INC.	59-1433551	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

ASSETMARK

1960 OLD GATESBURG ROAD
STATE COLLEGE, PA 16801

(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?
51	NONE	113087	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ARIS COPORATION OF AMERICA

1960 OLD GATESBURG ROAD
STATE COLLEGE, PA 16801

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	11108	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

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
TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
TOWER IMAGING, INC.

D Employer Identification Number (EIN)
59-1433551

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)	1607528	1472959
(2) U.S. Government securities	1c(2)	5250	98991
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	84852	324103
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	4194322	4780771
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)	7384	27535
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	684676	660511
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	22580486	21130007
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	907837	900607
(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	30072335	29395484
	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	30072335	29395484

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)		
	(B) Participants	2a(1)(B)	514235	
	(C) Others (including rollovers)	2a(1)(C)	107844	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		622079
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	851	
	(B) U.S. Government securities	2b(1)(B)	5879	
	(C) Corporate debt instruments	2b(1)(C)	7087	
	(D) Loans (other than to participants)	2b(1)(D)	0	
	(E) Participant loans	2b(1)(E)	28951	
	(F) Other	2b(1)(F)	50928	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		93696
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	103710	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	619944	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		723654
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	-62972	
	(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)		-62972
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	-1121832	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-1121832

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		16536
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		271161
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	803581	
(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)		803581
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		2420
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	22241	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	113087	
(4) Other	2i(4)	6683	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		142011
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		948012
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-676851
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: GARCIA & ORTIZ, P.A. **(2)** EIN: 59-3410694

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
TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
TOWER IMAGING, INC.

D Employer Identification Number (EIN)
59-1433551

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**

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): 20-0144732

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

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST

FINANCIAL STATEMENTS

DECEMBER 31, 2015 AND 2014

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
FINANCIAL STATEMENTS
DECEMBER 31, 2015 AND 2014

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GARCIA & ORTIZ, P.A.
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

Since 1971
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YEARS OF EXCELLENT SERVICE

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INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Trustees
Tower Imaging, Inc. Retirement Plan and Trust

Report on the Financial Statements

We have audited the accompanying financial statements of Tower Imaging, Inc. Retirement Plan and Trust, which comprise 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

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

Auditor's Responsibility

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

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

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

GARCIA & ORTIZ, P.A.
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

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Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Tower Imaging, Inc. Retirement Plan and Trust as of December 31, 2015 and 2014, and the changes in its net assets available for benefits for the year ended December 31, 2015 in accordance with accounting principles generally accepted in the United States of America.

Report on Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule of Assets Held for Investment at End of Year as of December 31, 2015 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Garcia & Ortiz P.A.

St. Petersburg, Florida
October 6, 2016

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TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2015 AND 2014

	2015	2014
ASSETS		
Investments, at fair value	$28,734,973	$29,387,659
Notes receivable from participants	660,511	684,676
Total assets	29,395,484	30,072,335
LIABILITIES AND NET ASSETS		
Liabilities	-	-
Net assets available for benefits	$29,395,484	$30,072,335

See Notes to Financial Statements.

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2015

Additions to net assets attributed to:	
Participant contributions	$ 514,235
Rollover contributions	107,844
Total additions	622,079
Deductions from net assets attributed to:	
Investment income (loss):	
Dividends	723,654
Net depreciation in value of investments	(1,168,268)
Loan interest	28,951
Other interest	64,745
Total investment loss	(350,918)
Benefits paid to participants	(806,001)
Administrative expenses	(142,011)
Total deductions	(1,298,930)
Net decrease	(676,851)
Net assets available for benefits:	
Beginning of year	30,072,335
End of year	$29,395,484

See Notes to Financial Statements.

Note 1 - Description of Plan

The following brief description of the Tower Imaging, Inc. Retirement Plan and Trust (the Plan) is provided for general information purposes only. Participants should refer to the Plan documents for more complete information.

General: The Plan is a defined contribution plan covering all employees of Tower Imaging, Inc. and companies related through common ownership who have one year of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: Each year, participants may contribute up to 75% of annual compensation up to certain limits provided by law. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

Each year, the Company may make discretionary contributions for multiple groups established under the Plan. Contributions for each group are allocated in the same ratio that each participant's compensation for the Plan year bears to the total compensation of all participants in the group during the Plan year, up to certain limits provided by law. To be eligible for employer contributions, a participant must be employed on the last day of the Plan year. There were no employer contributions for 2015.

Participant accounts: Each participant's account is credited with the participant's contributions, allocations of the Company's contributions and plan earnings or losses, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Participants are immediately vested in their contributions and employer contributions, plus actual earnings thereon.

Forfeitures: Forfeitures of terminated participants' non-vested accounts, if any, may be used to reduce Company contributions. At December 31, 2015, there are no forfeitures available.

Notes receivable from participants: Participants may borrow from their fund accounts in accordance with a written administrative policy. The amount of such loan shall not exceed the lesser of one-half of the participant's vested account balance or $50,000, reduced by the highest outstanding loan balance in the participant's account during the prior year. Loan terms are up to five years, or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at prevailing rates at the time of application, as determined by the Plan Administrator. Principal and interest are paid ratably through payroll deductions. Interest rates on loans ranged from 4.25% to 5%.

Note 1 - Description of Plan (continued)

Payment of benefits: A participant with a vested account balance of $5,000 or less receives his/her account balance in a lump sum distribution immediately upon retirement or termination of employment. A participant with a vested account balance greater than $5,000 may elect to receive his/her account balance upon termination, disability, attainment of age 59½ or retirement. However, participants may elect to defer the commencement of benefits until a later date, which may be no later than April 1 of the year following the year in which the participant attains age 70½. If a participant dies, a death benefit equal to his/her account balance is paid to the participant's beneficiary. The alternative forms of benefit payments are a joint and survivor annuity, single life annuity, lump sum, equal installments or a combination these forms of benefits.

Note 2 - Summary of Accounting Policies

Basis of accounting: The financial statements of the Plan are prepared on the accrual method of accounting.

Investment valuation and income recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2015 or 2014. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of benefits: Benefits are recorded when paid.

Administrative expenses: The Company absorbs certain costs of maintaining the Plan and such costs are excluded from these financial statements. Third-party administrator, investment management and brokerage fees are paid from Plan assets.

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

Subsequent events: Management has evaluated subsequent events through October 6, 2016, the date that the financial statements were available to be issued.

Note 3 - Investments

The following table presents the values of the Plan's investments, all of which are participant-directed, as of December 31, 2015 and 2014, classified based on the fair value measurements used to determine their fair values. Investments that represent 5% or more of the Plan's net assets are separately identified.

	2015	2014
Investments at fair value as determined by Level 1 inputs:		
Cash and money market funds	$ 1,472,959	$ 1,607,528
Corporate bonds	324,103	84,852
SelectOne Active Aggressive	2,267,126	2,422,056
SelectOne Active Moderate	3,455,538	3,400,244
Other mutual funds	15,407,343	16,758,186
Common stocks	4,780,771	4,194,322
Government agency securities	98,991	-
Real estate investment trusts	27,535	7,384
Other	-	5,250
	27,834,366	28,479,822
Investments at fair value as determined by Level 2 inputs		
Variable annuities	402,670	423,261
Investments at fair value as determined by Level 3 inputs:		
Cash surrender value of life insurance	497,937	484,576
	$28,734,973	$29,387,659

During 2015, the Plan's investments (including investments bought, sold and held during the year) appreciated (depreciated) in value as follows:

Investments at fair value as determined by Level 1 inputs:		
Corporate bonds	$ (6,855)	$ (712)
Mutual funds	(937,270)	264,529
Common stocks	(191,667)	219,586
Government agency securities	(2,382)	-
Real estate investment trusts	267	1,696
Preferred stocks	-	6,181
Other	(23,131)	(9,677)
	(1,161,038)	481,603
Investments at fair value as determined by Level 2 inputs:		
Variable annuities	(20,591)	14,092
Investments at fair value as determined by Level 3 inputs:		
Cash surrender value of life insurance	13,361	17,985
	$ (1,168,268)	$ 513,680

Note 4 - Fair Value Measurements

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

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets, quoted prices for similar assets or liabilities in active markets and quoted prices for identical or similar assets or liabilities in inactive markets.
Level 2 - Inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
Level 3 - Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The following table presents the changes in the fair value of the Plan's level 3 assets, which consists of the cash surrender value of life insurance, for the year ended December 31, 2015:

Balance at beginning of year	$ 484,576
Total gains included in net depreciation in fair value of investments	13,361
Balance at end of year	$ 497,937

Corporate bonds, common stocks, preferred stocks and real estate investment trusts are valued at the closing price reported on the active market on which the individual securities are traded. Mutual funds are valued at the quoted net asset value of shares held by the plan at year end. The fair values of variable annuities are determined by the insurance carriers based on the fair values of the mutual funds held under the annuity contract.

Cash surrender value represents the amount the holder of a life insurance policy is entitled to receive on its surrender (cancellation) before the death of the insured or before the policy matures. Cash value accumulates when premiums and interest on any previous cash value exceed the cost of insurance. Cash surrender values of insurance policies are recorded based on amounts reported by the issuing insurance companies.

Note 5 - Related Party Transactions

Transactions with the Plan's third-party administrator, investment advisors and brokerage firms qualify as party-in-interest transactions. Fees paid by the Plan to these service providers totaled $142,011 for 2015.

Note 6 - Plan Termination

Although it has not expressed any intent to do so, the Company reserves the right to terminate the Plan at any time, subject to Plan provisions. Upon termination of the Plan, the interest of each participant in the trust fund will become 100% vested and will be distributed to such participant or his or her beneficiary at the time prescribed by the Plan and the Internal Revenue Code.

Note 7 - Income Tax Status

The Internal Revenue Service has determined and informed the Plan by a letter dated July 29, 2003 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require management to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain positions that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by the U.S. Department of Labor and Internal Revenue Service; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2012.

Note 8 - Risks and Uncertainties

Investments held by the Plan are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the financial statements.

SUPPLEMENTAL SCHEDULE

Tower Imaging, Inc. Retirement Plan and Trust
EIN: 59-1433551
Schedule of Assets Held for Investment
December 31, 2015

(b) Issue	(c) Description	(d) Cost	(e) Current Value	
ANNUITY				
12/31/2015	Annuity with Allianz--Policy DAZ34743	51,550.65	51,550.65	
12/31/2015	Jackson Life annuity #1013126093	39,247.19	39,247.19	
12/31/2015	MetLife USA Variable Annuity #3200532941	142,610.12	142,610.12	
12/31/2015	MetLife USA Variable Annuity #3205591637	169,261.68	169,261.68	
		402,669.64	**402,669.64**	**402,669.64**
CASH AND EQUIVALENTS				
	Brokerage Cash	30,408.34	30,408.34	
	Dreyfus Liquid Assets	28,930.29	28,930.29	
	Fidelity Cash	15,910.07	15,910.07	
	Fidelity Cash Reserves	582,913.93	582,913.93	
	Morgan Stanley Bank	61,576.15	61,576.15	
	Morgan Stanley Cash	14,228.89	14,228.89	
	Raymond James Bank Dep Pgm	65,966.87	65,966.87	
	Raymond James Cash Acct	126,647.26	126,647.26	
	Schwab Money Fund	534,742.45	534,742.45	
	Scottrade Cash	11,779.61	11,779.61	
	Transit Cash Account	(144.95)	(144.95)	
		1,472,958.91	**1,472,958.91**	**1,472,958.91**
CORPORATE BONDS				
Brokerage				
9/7/2010	Contingent Income CD Basket of Commod. 0.000% Due 09-26-16	10,000.00	9,739.00	
Corp Bond, General				
11/23/2015	US Bancorp Del Bond Perpetual Due 01-15-21	100,635.00	100,470.00	
12/3/2015	General Electric Co Bond Perpetual Due 06-15-22	-	61,000.00	
5/6/2015	American Express Co 4.900% Due 12-31-49	50,133.06	47,500.00	
5/19/2015	PNC Finl Svcs Group Inc 4.850% Due 12-31-49	25,013.33	23,440.75	
12/10/2015	General Elec Co Bond Due 12-31-99	-	-	
	Accrued Interest		101.04	
Corp Bonds				
8/26/2014	Goldman Sachs Group Inc 3.625% Due 02-07-16	5,189.20	5,012.70	
8/26/2014	Bank Of America NA 5.300% Due 03-15-17	5,453.05	5,201.40	
	Accrued Interest		150.53	

Misc Industry Group

11/28/2014	HSBC Market Linked Security Cd Due 12-03-21	20,000.00	19,720.00	
12/6/2011	Wells Fargo Bk N A 0.000% Due 12-21-18	30,000.00	28,023.00	
8/31/2015	HSBC Survivor Option Limit CD Due 03-03-23	25,000.00	23,745.00	
		271,423.64	**324,103.42**	**324,103.42**

GOVT AGENCY SECURITIES

Muni Bonds

8/25/2015	Prairie DuChien Wis ReDev Auth 2.300% Due 09-01-18	24,947.50	24,827.50	
5/7/2015	Miami-Dade Cnty Fla Aviation R 5.000% Due 10-01-33	53,586.50	52,942.50	
4/17/2015	Oregon St Hsg & Cmnty Svcs Dep 4.750% Due 08-01-36	20,301.56	20,008.00	
		98,835.56	97,778.00	
	Accrued Interest		1,212.50	
		98,835.56	**98,990.50**	**98,990.50**

CALLS

Options

9/3/2014	Walter Energy	$9.875 Exp 12/15/2020	**14,927.40**	**0.25**	**0.25**

COMMON STOCK - DOMESTIC EQUITY

Information Services			
1/6/2014	Google Inc Cl A	94,048.57	140,041.80
8/19/2008	Google Inc Cl C	61,286.17	84,235.68
Consumer Services			
10/26/2015	Fiesta Restaurant Group	5,194.85	4,368.00
10/8/2012	HCI Group Inc Com	3,008.50	3,876.87
Pharmaceuticals			
6/4/2015	Allergan Plc Sh	8,447.20	8,750.13
7/2/2015	Otsuka Holdings Co., Ltd	1,528.32	1,708.80
Entertainment			
7/24/2015	Time Warner Inc New Com	6,009.48	4,720.91
7/2/2015	Twenty-First Centy Fox Inc Cl A	824.58	706.16
10/6/2014	Vantiv Inc Com Cl A	1,646.57	2,418.42
Industrials			
2/17/2015	Air Lease Corp	18,812.00	16,740.00
11/20/2014	Transdigm Group Incorporated	4,348.28	5,025.90
Petro,Chemicals,Coal			
7/1/2011	Marathon Pete Corp Com	1,130.38	1,969.92
4/13/2015	Market Vectors ETF Tr Oil Svcs	70,428.95	52,900.00
6/27/2013	Vanguard Nat Res Llc Com Unit	325,031.15	36,332.16
Transport/Air			
11/24/2014	Jetblue Airways	19,027.00	33,975.00
Transportation			
7/25/2012	JB Hunt Transport Services	7,779.22	10,637.20

Transport/Rail			
10/23/2015	East Japan Railway Co Adr	2,657.23	2,635.92
Communications			
7/2/2015	Ericsson Telephone Co	1,581.68	1,470.33
10/27/2014	T-Mobile US Inc	5,450.90	6,846.00
7/2/2015	Vivendi SA	1,656.69	1,409.10
Miscellaneous			
9/18/2015	Compass Group PLC	1,969.07	2,161.06
Corp Bonds			
7/2/2015	Vanguard Scottsdale Fd Shrt-Term Corp	34,581.33	34,360.65
Bonds			
7/2/2015	iShares TR TIPS Bond 5-10 Year	6,845.93	6,690.48
Food & Agriculture			
9/1/2015	Sprouts Fmrs Mkt Inc Com	9,826.96	12,763.20
7/2/2015	Suntory Beverage & Food Limited	1,539.53	1,740.37
5/2/2013	Texas Roadhouse Inc Com	8,191.37	12,519.50
Large Cap Blend			
10/17/2014	Healthcare Select Sector SPDR	9,150.00	10,804.50
5/19/2010	iShares Core S&P 500	13,269.82	22,933.15
Large Cap Value			
8/5/2011	Spdr Series Trust S&P Div ETF	9,786.07	13,354.79
Emerging Markets General			
2/23/2015	Vanguard Intl Eqty Idx Emr Mkt Etf	43,729.95	34,345.50
Index			
4/30/2014	HSBC Dual Dir Trigger PLUS Based on EURO STOXX 50 Index	10,000.00	10,300.00
6/28/2013	Ms Dual Directional Trigger Based on S&P 500	4,000.00	5,046.00
2/23/2015	Vanguard Tax-Managed Europe Pac ETF	44,068.45	40,392.00
Real Estate			
9/3/2014	Jones Lang LaSalle Inc Com	80,068.87	96,075.86
5/24/2013	Spdr Gold Tr Gold Shs	100,318.25	76,095.00
7/2/2015	Unibail-Rodamce Se Adr	1,525.57	1,552.15
Precious Metals			
5/24/2013	iShares Silver Trust	50,219.59	30,337.00
Utilities			
9/3/2014	Covanta Hldg Corp Com	22,211.67	16,388.42
8/26/2015	Duke Energy Corp New Com	2,613.70	2,427.26
10/6/2009	PG&E Corp	1,541.01	1,861.65
Energy			
9/4/2014	Amerigas Partners	66,311.97	48,834.75
7/2/2015	Cameron International Corp	411.50	505.60
8/21/2008	ChevronTexaco	27,770.41	23,721.10
4/23/2013	EOG Resources	4,704.84	4,247.40
8/21/2008	Exxon Mobil Corporation	35,981.97	34,064.15
9/24/2015	Ipath EXH GS Crude Oil	16,800.00	12,460.00
9/29/2009	Marathon Oil Corp	3,793.74	1,598.93
8/13/2010	Nextera Energy Inc Com	5,184.76	5,921.73
2/9/2012	Occidental Petroleum	3,785.60	3,110.06
5/5/2010	Schlumberger Ltd	78,969.13	55,869.75
2/13/2015	Southwestern Energy	4,729.45	1,244.25
Finance			
8/20/2014	Alaska Air Group Inc	48,022.18	84,374.48
5/27/2011	American Express	14,953.86	14,327.30
3/12/2015	American Intl Group	13,766.56	14,191.13
5/19/2011	Bank of America Corp	81,250.15	88,424.82
2/20/2009	Berkshire Hathaway	13,911.50	26,408.00
5/22/2014	Blackrock Inc Com	155,937.40	175,708.32

3/20/2013	Capital One Finl Corp	3,590.80	3,609.00
4/6/2015	Chicago Mercantile Exchange Holdings	4,312.67	4,167.60
6/19/2015	CIGNA	4,485.93	4,243.57
1/6/2011	Citigroup Inc Com New	15,470.11	16,042.50
11/12/2014	Citizens Financial Group, Inc.	5,894.63	6,259.41
10/17/2014	East West Bancorp	4,201.81	5,111.88
9/25/2015	Factset Resh Sys Inc	11,972.82	12,355.32
10/15/2014	First Rep Bank San Fran CA	4,233.64	5,681.16
7/2/2015	Global Logistic Properties Ltd	1,790.28	1,480.29
9/26/2008	Goldman Sachs Group	15,943.06	16,040.47
2/4/2013	Hartford Financial Svcs Group	3,127.17	4,389.46
8/21/2008	J P Morgan Chase & Co	109,784.67	150,350.31
11/13/2014	Manulife Finl Corp	23,383.57	18,650.10
9/20/2011	Mastercard Inc Cl A	4,936.51	9,930.72
3/24/2009	Morgan Stanley Group	7,218.03	7,443.54
2/23/2015	PNC Financial Services Group	13,691.70	14,296.50
4/16/2013	Raymond James Finl Inc	8,958.66	11,594.00
10/15/2015	Regions Financial Corp	5,902.00	6,240.00
3/9/2012	Schwab Charles Cp New Com	4,071.91	6,190.84
2/17/2012	Signature Bk New York Com	11,322.66	23,465.61
7/7/2009	SunTrust Banks	1,232.90	1,927.80
5/4/2015	Td Ameritrade Hldg Cp Com	3,296.07	3,123.90
7/2/2015	Visa Inc Com Cl A	10,883.09	11,865.15
8/21/2008	Wells Fargo & Co New	74,678.83	100,620.36
Financial			
7/17/2015	Paypal Hldgs Inc Com	5,656.12	6,298.80
5/12/2015	UBS Group	212.36	193.70
Industrial Cyclicals			
1/28/2015	BE Aerospace Inc	12,956.41	9,024.81
1/12/2010	Boeing	19,207.66	23,712.76
2/23/2015	Danaher Corp	13,114.16	13,932.00
7/30/2009	Dow Chemical	14,600.01	16,164.72
9/10/2015	Freeport McMoran Copper & Gold B	1,746.04	1,103.51
10/6/2014	General Dynamics	4,678.09	4,944.96
7/2/2015	General Electric	21,639.66	24,639.65
6/30/2014	Graco Inc	11,824.85	10,810.50
11/14/2014	Halliburton	38,394.81	23,930.12
2/20/2015	Intl Flavors & Frag	12,615.62	12,442.56
10/14/2015	ITT Corp New Com New	4,094.12	3,995.20
9/15/2014	Polaris Ind	11,915.13	6,961.95
10/1/2015	Raytheon Co	6,386.43	7,347.27
9/4/2014	Snap On Inc	11,730.34	15,942.99
2/7/2011	United Technologies	17,177.05	14,026.22
9/23/2015	USG Corp New	2,563.27	2,161.81
2/23/2015	Valmont Inds Inc	12,228.04	10,602.00
9/30/2011	Waste Management Inc (new)	55,180.92	172,651.95
Consumer Durables			
2/17/2012	Church & Dwight Co Inc	8,794.08	15,787.68
2/23/2015	Donaldson Inc	13,223.71	10,031.00
7/2/2015	Eaton Corp Plc Com Usd 0.50	1,027.77	832.64
10/26/2015	General Mtrs	2,290.57	2,210.65
10/10/2013	Honeywell Intl Inc	6,355.07	7,042.76
9/4/2014	Lear Corp	62,613.18	75,786.11
9/17/2014	Middleby Corp	12,157.14	14,670.32
7/2/2015	Nike B	4,664.60	5,125.00
12/15/2015	Reynolds American Inc	4,447.46	4,568.85

7/2/2015	Thermo Electron	1,045.52	1,134.80
3/9/2012	Under Armour Inc Cl A	21,275.00	28,213.50
Consumer Goods			
4/6/2015	Dorman Products Inc Com	13,719.17	13,054.25
7/2/2015	Monsanto Co New	1,068.19	985.20
Consumer Staples			
7/2/2015	Anheuser Busch	970.08	1,000.00
9/13/2013	Carter Inc Com	9,970.82	12,019.05
7/2/2015	Coca-Cola	1,181.30	1,288.80
8/17/2010	Colgate Palmolive	3,615.58	4,463.54
2/17/2012	Hain Celestial Group	7,687.19	15,590.54
10/11/2012	Jarden Corp Com	8,143.09	19,249.44
5/22/2014	Kroger	29,570.21	51,116.26
2/1/2010	Pepsico	24,004.49	25,179.84
2/23/2015	Procter & Gamble	26,558.66	25,728.84
11/16/2012	Schein Henry Inc	7,847.80	15,819.00
2/3/2014	Starbucks Corp	13,577.82	16,748.37
12/12/2013	Williams Sonoma	9,613.59	9,637.65
Services			
3/31/2015	ADT Corp Com	5,438.62	4,683.16
8/26/2014	AT&T Inc Com	37,793.95	39,571.50
2/19/2013	Cintas Corp Ohio	8,669.60	17,754.75
7/16/2012	Comcast Corp A	6,037.33	7,335.90
8/4/2015	Ctrip Com Intl Ltd American Dep Shs	1,422.62	1,760.54
6/10/2015	Delta Air Lines Inc Del Com New	8,808.77	10,036.62
9/1/2015	Ecolab Inc	558.58	571.90
4/1/2013	Equifax Inc	9,019.08	17,707.83
2/23/2015	Fedex Corp	13,477.20	11,174.25
2/24/2015	Kansas City Southern	2,539.19	1,792.08
10/27/2014	Macquarie Infrasturcture Co LL	70,110.82	75,068.40
8/1/2012	Marsh & McLennan	2,891.62	4,768.70
10/21/2015	McDonalds	4,656.95	5,198.16
3/22/2012	Panera Bread Company	24,353.28	29,411.78
2/23/2015	Patterson Companies Com	12,566.70	11,302.50
7/17/2015	Robert Half Intl	13,801.77	11,455.02
4/20/2015	Royal Carribean Cruises Ltd	2,240.28	2,833.88
5/28/2014	Scripps Network Interactive Inc.	11,184.96	8,060.66
8/6/2015	Twenty-First Century Fox Entertainment	5,005.93	4,629.10
2/23/2015	United Nat Food Inc Com	19,793.22	12,792.00
7/2/2015	United Parcel Service B	5,135.98	4,907.73
5/6/2009	Verizon Communications	1,985.42	1,987.46
8/19/2008	Walt Disney	10,311.38	13,240.08
12/11/2014	Yum! Brands Inc	2,138.45	1,899.30
Retail			
5/14/2015	Amazon.Com Inc	11,858.03	17,573.14
12/14/2015	Costco Wholesale Corp New	2,106.89	2,099.50
6/7/2011	CVS/Caremark Corp	52,486.08	62,475.03
10/20/2015	Dollar General Corporation	3,249.13	3,521.63
7/2/2015	Ebay Inc	1,415.08	632.04
7/10/2015	Foot Locker	80,353.99	76,090.21
7/2/2015	Grainger WW	938.77	810.36
10/21/2011	Home Depot	16,630.09	26,582.25
2/23/2015	Lowes	14,524.55	15,208.00
2/23/2015	O Reilly Automotive	8,239.56	10,136.80
8/31/2015	Target Corp	4,386.49	4,138.77

Health			
2/23/2015	Abbott Laboratories	11,621.70	11,227.50
11/20/2015	Aetna Inc New	740.45	756.84
7/2/2015	Biogen Idec	1,614.46	1,225.40
1/9/2015	Boston Scientific	6,472.83	7,910.76
9/1/2011	Bristol-Myers Squibb	11,144.22	19,398.78
2/14/2013	Celgene Corp New	8,058.13	10,299.36
3/14/2013	Cooper Comp Inc	8,933.16	11,407.00
12/8/2011	Gilead Sciences Inc	77,091.47	78,040.51
2/17/2012	Idexx Lab Inc	8,229.57	13,563.12
5/26/2010	Johnson & Johnson	27,582.76	35,014.37
6/1/2012	Lilly Eli & Co	1,863.81	2,527.80
3/13/2014	McKesson HBOC Inc	9,209.00	9,861.50
6/23/2014	Medtronic	17,735.46	18,306.96
5/14/2014	Merck & Co	13,727.76	13,469.10
3/7/2014	Parexel Intl Corp	11,740.95	14,305.20
2/23/2015	Perrigo Co	24,999.76	24,454.30
2/17/2015	Pfizer	20,751.89	19,884.48
7/2/2015	Regeneron Pharmaceuticals	510.84	542.87
12/30/2013	St Jude Med Inc	2,416.01	2,347.26
2/23/2015	Stryker Corp	11,901.08	11,617.50
3/2/2009	United Health Group Inc	8,419.01	11,646.36
9/24/2015	Vanguard World Fds Health Care ETF	25,568.00	26,576.00
7/2/2015	Zoetis Inc Cl A	1,178.19	1,198.00
Healthcare			
12/29/2015	Therapeuticsmd Inc Com	2,231.95	2,074.00
Basic Materials			
10/15/2015	Cheniere Energy Partners L P Com	7,245.00	6,517.50
ETF			
10/10/2008	Vanguard Dividend Appreciation	22,803.84	38,880.00
Technology			
6/18/2015	Acuity Brands Inc	13,540.68	17,301.20
3/11/2015	Adobe Systems	4,497.09	5,448.52
7/2/2015	Akamai Technologies	1,532.72	1,210.49
6/4/2013	Alliance Data Systems Corp	9,704.54	15,211.35
8/19/2008	American Tower Reit Com	6,535.03	9,307.20
2/17/2012	Ansys Inc	8,760.15	12,487.50
3/19/2008	Apple Computer	439,298.45	581,478.81
7/30/2014	Cisco Systems	6,673.60	6,680.13
7/2/2015	Citrix Systems Inc	485.13	529.55
9/14/2015	Cognex Corp	7,830.31	7,091.70
5/9/2014	F5 Networks Inc	11,354.40	10,762.56
1/9/2014	Facebook Inc Cl A	43,829.67	55,260.48
11/6/2015	Gemalto Nv Sponsored Adr	1,499.49	1,389.66
3/22/2012	IBM	22,235.25	15,185.09
7/2/2015	Infineon Technologies AG	1,285.19	1,552.90
4/6/2009	Intel	7,524.83	8,853.65
2/23/2015	Intuit	8,988.45	9,650.00
2/19/2015	IPG Photonics Corp Com	11,299.05	11,234.16
8/27/2012	Jack Henry & Assoc Inc	6,677.57	14,050.80
9/29/2014	Linear Technology	11,912.93	11,339.49
5/4/2015	Linkedin Corp Com Cl A	13,422.68	11,929.24
9/22/2015	Microchip Technology	3,634.81	3,723.20
5/24/2011	Microsoft	31,728.89	39,224.36
8/6/2015	Nielsen Holdings N V Com	2,268.59	2,330.00
4/23/2014	NXP Semiconductors N V Com	9,276.39	11,289.50

2/23/2015	Qualcomm	14,116.95	9,997.00
7/2/2015	Red Hat Inc	1,150.75	1,242.15
2/23/2015	Rockwell Collins Inc	11,827.24	12,183.60
9/3/2015	Salesforce Com Inc Com	5,373.78	6,036.80
4/24/2014	Synopsys Inc	11,389.23	13,683.00
7/2/2015	Texas Instruments	778.45	822.15
7/2/2015	Vmware Inc Cl A Com	939.32	678.84
7/2/2015	William Hill Plc	1,518.77	1,436.25
5/4/2015	Xcerra Corp	2,211.73	1,282.60
7/2/2015	Xilinx Inc	697.58	751.52
Other			
5/1/2015	AerCap Holdings	2,910.14	2,589.60
12/16/2015	Blue Buffalo Pet Products, Inc.	2,659.88	2,806.50
11/23/2015	Carlyle Group LTD	14,912.35	12,964.60
2/23/2015	Cognizant Tech Solutions A	13,720.51	13,504.50
2/17/2012	Core Laboratories N V	9,013.20	8,046.76
7/2/2015	Deutsche Post Ag Sponsored Adr	1,520.47	1,444.56
7/2/2015	IHS Markit Ltd	1,531.77	1,749.86
7/2/2015	Nasdaq Stock Market Com	636.57	756.21
7/2/2015	Royal Dsm Nv	1,627.50	1,412.88
Missing Industry Group			
7/2/2015	Atos SE	1,532.01	1,706.90
5/5/2015	Cybermedia Inc Com	6,400.00	4,514.00
8/31/2015	JPM Trigger Plus	10,000.00	9,810.00
		4,221,552.33	**4,537,384.99**

COMMON STOCK - INTL EQUITY

Consumer Discretionary			
11/24/2014	Sony Corp ADR	3,382.88	3,248.52
2/17/2012	Toyota Motor ADR	4,047.20	3,814.24
Consumer Services			
7/2/2015	Accor S.A.	1,616.10	1,400.70
4/3/2014	Accor SA ADR	2,890.86	3,075.44
5/4/2015	Compagnie de Saint-Gobain S.A.	3,682.77	3,506.49
Industrials			
7/2/2015	Embraer S A-Brl	1,520.11	1,506.54
12/23/2015	Iberdrola Sa Spon ADR	1,329.06	1,304.72
7/2/2015	Koninklijke Philips El Spons ADR New 2000	1,516.29	1,501.55
6/27/2014	Lennox Intl Inc Com	11,607.96	16,237.00
Transport/Air			
6/17/2015	International Cons Air Spon ADR	1,252.13	1,342.80
Transportation			
5/5/2015	Atlantia SpA	2,752.48	2,613.88
Transport/Auto			
5/6/2015	Deutsche Boerse Ag Unspon ADR	3,274.77	3,298.72
9/24/2015	Renault SA	1,166.68	1,467.75
Waste Management			
3/4/2015	Suez SA	1,266.14	1,306.08
Communications			
10/30/2015	China Telecom Hongkong Spons ADR	3,481.78	3,323.47
7/2/2015	Koninklijke KPN N.V (Royal)	1,538.46	1,558.81
9/11/2014	Nippon Tel & Tel Spons ADR	4,531.09	5,325.16
12/2/2015	Nokia Corp Spons ADR	2,378.23	2,147.95
5/19/2015	Telecom Italia SPA Spons ADR	4,065.09	4,073.30
8/12/2015	Vivendi Sa Unsp ADR Converted	2,028.60	1,454.99
7/2/2015	WPP Group PLC	1,465.02	1,491.62

Europe Stock			
7/2/2015	Societe General Spn Adr	1,536.82	1,502.86
7/2/2015	Wisdomtree Tr Europe Hedged Eq	5,199.91	4,520.04
Food & Agriculture			
5/14/2012	Mondelez Intl Inc Cl A	5,307.39	7,219.24
Large Cap Value			
7/2/2015	Vanguard Intl Eqty Idx European ETF	5,202.72	4,788.48
Foreign			
10/23/2015	Hong Kong Exchanges And Clearing LTD	2,637.02	2,459.80
Utilities			
11/12/2014	Korea Electric Power Spons ADR	1,303.54	1,376.05
5/1/2015	National Grid Transco PLC New Spons ADR	2,872.64	2,990.22
Energy			
11/5/2015	Royal Dutch Shell PLC Spon AER Repstg	2,434.82	2,152.13
9/18/2015	Total SA Spons ADR	4,097.72	3,955.60
Finance			
11/27/2015	ACE Limited	4,062.78	4,089.75
7/2/2015	Aegon NV	1,789.55	1,423.17
7/2/2015	Banco Bilbao Vizaya SA ADR	1,715.30	1,326.73
7/2/2015	Barclays PLC ADR	1,719.76	1,386.72
7/2/2015	HSBC Holdings PLC ADR	1,610.43	1,420.92
6/28/2013	ING Groep NV Spons ADR	3,383.47	3,701.50
7/2/2015	Julius Baer Group Ltd Un ADR	1,698.43	1,503.50
9/22/2015	Lloyds TSB Group PLC Spons ADR	3,114.68	2,942.27
11/5/2015	London Stock Exchange Group plc	1,338.12	1,320.56
6/25/2013	Roche Holding LTD Spons ADR	4,955.90	4,963.68
7/2/2015	Sumitomo Mitsui Finl Sponsored Adr	2,450.15	2,125.20
1/31/2014	UBS Ag Shs New	2,927.59	2,840.04
Financial			
4/10/2014	Aviva Plc Adr	4,520.10	4,061.07
5/12/2015	Japan Exchange Group	2,019.63	2,093.42
6/12/2015	Sumitomo Mitsui Tr Hld Spons ADR	2,368.68	2,000.25
Industrial Cyclicals			
8/14/2014	Mettler Toledo Intl	11,421.06	14,582.59
Consumer Goods			
5/11/2015	Delphi Automotive Plc Shs	3,232.79	3,257.74
7/2/2015	Toray Inds Inc ADR	1,517.52	1,677.60
Consumer Staples			
2/23/2015	Accenture PCL Ireland	13,417.20	15,675.00
8/26/2015	Heineken N V Spon ADR L1	1,812.44	1,917.00
8/26/2015	Nestle SA Spons ADR	2,636.89	2,606.66
Services			
12/14/2015	HDFC Bank LTD ADR Reps 3 Shs	1,288.43	1,355.20
7/2/2015	Sky Plc Sponsored Adr	2,302.15	2,305.80
Retail			
11/21/2014	Alibaba Group Hldg Ltd Sponsored Ads	12,667.51	11,621.61
7/2/2015	Seven & I Hldgs Co Ltd ADR	1,528.59	1,622.35
Health			
7/2/2015	Astrazeneca PLC Spons ADR	2,222.78	2,274.65
8/25/2015	Fresenius SE & CO Kgaa Spons ADR	1,922.92	1,952.84
2/17/2012	Novartis A G Spons ADR	3,757.43	3,699.72
2/17/2012	Novo-Nordisk A/S	1,764.59	3,136.32
12/11/2015	Reckitt Benckiser Gp ADR	1,965.57	1,944.08
7/2/2015	Smith - Nphw PLC Spon ADR New	1,529.87	1,602.00

Basic Materials				
7/2/2015	Syngenta Ag Spons ADR	2,474.92	2,519.36	
Technology				
7/22/2015	ARM Holdings Plc ADR	2,227.46	2,204.02	
9/11/2015	LIXIL Group Corporation	1,480.50	1,518.78	
7/2/2015	Vodafone Group ADR	2,470.57	2,193.68	
Other				
7/2/2015	Adidas Ag Sponsored ADR	1,211.87	1,503.81	
7/2/2015	Denso Corp ADR	1,522.63	1,482.42	
5/4/2015	Intesa Aapaolo S P A Sponsored ADR	3,867.02	3,470.24	
7/2/2015	Mitsubishi Estate ADR	1,533.58	1,473.61	
7/2/2015	Secom Co Ltd ADR	1,529.75	1,572.63	
9/11/2015	Seiko Epson Corp Unspon ADR	1,500.01	1,451.36	
5/5/2015	Vinci S A ADR	3,167.39	3,324.63	
International				
7/2/2015	iShares MSCI Japan Index	10,708.73	10,168.68	
Missing Industry Group				
7/21/2014	ITV PLC ADR	2,648.38	3,016.83	
8/27/2014	Liberty Media Intl A	3,168.74	3,092.28	
		235,560.14	**243,386.42**	**4,780,771.41**

MUTUAL FUNDS - DOMESTIC FIXED

Bonds				
7/2/2015	Blackrock Fds II Strg Opp Instl	17,324.99	16,792.18	
Large Value Stocks				
11/12/2010	Federated Strategic Value Dividend Fund	252,374.38	296,021.06	
Arbitrage				
3/2/2012	AQR Diversified Arbitrage	1,750.10	1,471.41	
Government - Intermediate Term				
10/24/2014	Vanguard Bd Index Fd Ttl Bdindex Adm	49,108.08	48,008.04	
Intermediate Term Bond				
11/7/2014	Doubleline Total Return Bond	90,540.67	89,007.86	
8/11/2014	Metropolitan West Total Return Bond Fund	117,235.79	114,977.20	
8/12/2005	PIMCO Total Return Admin	217,153.23	204,870.46	
5/16/2013	PIMCO Total Return D	53,158.23	49,253.77	
5/6/2003	PIMCO Total Return Institutional	698,397.43	652,847.21	
11/11/2015	Prudential Total Return Bond R	139,482.84	132,912.76	
7/27/2012	Vanguard Fxd Inc Secs Intrm Invgrdad	331,952.78	316,764.27	
Emerging Bond				
7/2/2015	Goldman Sachs Emeg Mkts Debt	3,464.99	3,359.99	
Asset Allocation				
3/2/2012	Fidelity Strategic Real Return	1,658.56	1,434.88	
Income				
7/2/2015	Pioneer Bond Y	17,324.99	17,035.64	
Unconstrained Bond				
3/2/2012	BlackRock Strategic Income Opportunities	3,228.77	3,201.72	
3/2/2012	JP Morgan Strategic Income Opportunities	69,775.30	66,029.22	
10/24/2014	Legg Mason Brandywine Alternative Credit	2,296.55	2,066.97	
3/2/2012	PIMCO Unconstrained Bond	4,448.93	4,150.78	
Market Neutral				
3/2/2012	JP Morgan Research Market Neutral	2,054.21	2,029.86	
Managed Futures				
7/30/2010	AQR Managed Futures Strategy	88,599.85	90,815.69	
Government(5-10)				
5/27/2003	Vanguard Inflation-Protected	74,626.96	75,866.73	

Corporate(5-10)			
8/22/2008	Loomis Sayles Strategic Income C	368,355.85	376,182.88
Corporate(10+)			
7/27/2012	Loomis Sayles Bond Inst Shares	352,335.34	304,244.71
High-Yield			
6/18/2007	Hartford Floating Rate	72,716.93	68,674.07
4/20/2009	Mainstay High Yield Opportunities	30,287.56	29,060.88
		3,059,653.31	**2,967,080.24**
MUTUAL FUNDS - INTL EQUITY			
Diversified			
8/22/2008	MFS International Diversification C	46,856.94	54,217.51
Emerging Equity			
4/20/2009	Lazard Emerging Markets	110,901.49	87,562.59
9/24/2015	Oppenheimer Developing Markets	11,048.31	11,552.96
International Equity			
11/10/2010	American Funds EuroPacific Growth	68,978.10	73,906.96
5/16/2013	American Funds EuroPacific Growth	57,635.56	55,745.61
2/28/2002	Fidelity Diversified International	101,943.83	133,162.68
10/30/2013	Vanguard Developed Markets Idx Admiral	44,212.86	40,463.24
Large Cap Blend			
3/20/2008	Henderson Global Fds Intl Opport C	28,005.30	32,870.81
World			
2/17/2012	Smallcap World A	1,164.08	1,288.26
Foreign			
2/17/2012	Euro Pacific Growth A	1,418.57	1,625.92
Global Equity			
9/26/2008	American Funds Capital World Growth & Inc.	7,849.63	11,712.45
3/14/2008	American Funds New Perspective	174,365.40	245,630.81
4/20/2009	Templeton World	245,742.63	265,489.89
		900,122.70	**1,015,229.69**
MUTUAL FUNDS - INTL FIXED			
Currency			
9/15/2008	Eaton Vance Global Macro Absolute Return	133,831.94	121,843.10
3/2/2012	Franklin Templeton Hard Currency	1,830.09	1,535.76
World Bond			
11/14/2014	Loomis Sayles Fds I Glb Bd Fd Retl	101,559.41	94,070.13
Global Fixed Income			
3/14/2008	AllianceBernstein Global Bond	88,569.42	91,982.28
6/18/2007	Templeton Global Bond	140,588.86	131,875.85
Int'l Fixed Income			
8/22/2008	Oppenheimer Intl Bd Fd Cl C	236,811.91	213,196.27
9/2/2009	Templeton Glob Bond II	256,602.78	230,611.78
		959,794.41	**885,115.17**
MUTUAL FUNDS - DOMESTIC EQUITY			
Aggressive Growth			
10/15/2015	Ivy Fd Balanced Cl I	23,340.13	22,120.20
Growth & Income			
7/2/2015	Dreyfus Opportunistic Fixed Income I	17,324.99	15,536.95
Growth			
12/17/2014	Legg Mason Bw Alternative Credit Fd Cl C	104,073.66	93,469.67

Large Value Stocks			
10/24/2014	Vanguard Index Fds Valu Index Adm	66,767.86	71,588.39
Arbitrage			
3/2/2012	Merger	1,649.31	1,605.44
Large Growth Stocks			
9/11/2009	Fidelity Aberdeen Str Freedom 2040 Fd	12,466.50	14,224.04
Asset Allocation			
3/2/2012	Hartford Global Real Asset	2,006.56	1,475.85
3/2/2012	Permanent Portfolio	2,077.77	1,525.76
5/16/2013	SelectOne Active 100% Bonds	55,309.68	55,768.39
5/16/2013	SelectOne Active 100% Equities	28,298.66	31,168.49
5/16/2013	SelectOne Active Aggressive	2,098,427.29	2,267,126.24
5/16/2013	SelectOne Active Conservative	472,683.74	490,463.36
5/16/2013	SelectOne Active Moderate	3,173,559.02	3,455,538.55
5/16/2013	SelectOne Active Ultra Conservative	10,104.25	10,153.97
5/16/2013	SelectOne Active Very Aggressive	560,792.12	612,571.64
5/16/2013	SelectOne Active Very Conservative	86,422.91	91,261.26
5/16/2013	SelectOne Enhanced Index 100% Bonds	20,684.34	20,863.04
5/16/2013	SelectOne Enhanced Index 100% Equities	6,475.59	6,486.01
5/16/2013	SelectOne Enhanced Index Aggressive	854,843.20	899,816.75
5/16/2013	SelectOne Enhanced Index Conservative	261,033.56	279,651.06
5/16/2013	SelectOne Enhanced Index Moderate	1,335,652.63	1,438,643.43
5/16/2013	SelectOne Enhanced Index Ultra Conservative	777.37	772.11
5/16/2013	SelectOne Enhanced Index Very Aggressive	163,278.81	171,561.89
5/16/2013	SelectOne Enhanced Index Very Conservative	967.27	972.28
Tactical Allocation			
3/2/2012	Fidelity Global Strategies	1,826.51	1,659.75
2/25/2010	Ivy Asset Strategy	71,895.09	67,267.17
4/21/2009	Leuthold Core Investment	115,295.34	136,827.72
3/2/2012	PIMCO All Asset	2,968.68	2,480.08
Equity Income			
4/26/2010	Henderson Global Fds Global Eq Incm I	17,594.68	18,119.07
Capital Appreciation			
7/2/2015	MainStay Cushing MLP Premier I	22,463.97	17,376.43
7/2/2015	PIMCO Foreign Bond	10,394.99	9,810.89
7/2/2015	Thornburg Developing World I	25,817.98	22,222.06
Income			
5/22/2015	Eaton Vance Floating-Rate Advantage A	5,741.25	200,140.77
5/22/2015	Lord Abbett Floating Rate A	4,440.18	170,514.10
7/2/2015	Pioneer Floating Rate Y	34,649.99	33,486.56
Commodities			
2/27/2014	PIMCO CommoditesPLUS Strategy	49,275.23	30,032.69
Natural Resources			
5/22/2015	PIMCO Commodity Real Return Strategy A	4,615.90	79,816.75
Small Blend			
5/5/2011	Fidelity Comwlth Tr Smlcap Discvr Fd	14,302.63	16,000.00
Long/Short			
4/17/2007	Diamond Hill Long/Short	132,650.41	171,048.74
3/2/2012	Eaton Vance Risk Managed Option Income	1,450.63	1,664.03
3/2/2012	Gateway	4,268.17	194,242.40
Large Cap Blend			
8/16/2011	Dreyfus Appreciation	198,008.94	196,990.41
3/9/2011	Fidelity Select Portf Chems Portfolio	5,433.60	6,702.32
6/18/2007	JP Morgan US Large Cap Core Plus	102,047.37	142,749.76
5/16/2013	Vanguard Index Fds 500 Index Admir	85,900.16	597,844.84
5/16/2013	Vanguard Index Fds Grw Index Adml	35,575.20	40,891.32

Mid Cap Blend				
9/24/2015	Weitz Hickory	16,682.10	15,908.20	
Large Cap Growth				
5/6/2003	American Funds Growth Fund	62,500.84	97,392.78	
5/6/2003	American Funds Growth Fund	248,753.12	357,311.68	
1/4/2010	Fidelity Charles Str Asset Mngr 85%	3,811.15	4,719.13	
8/26/2014	Fidelity Contrafun New Insights I	17,977.84	16,571.48	
9/17/2013	Goldman Sschs Tr Rising Divgrw C	225,937.68	256,815.62	
3/15/2005	T. Rowe Price Growth Stock	158,433.71	241,495.51	
9/24/2015	Vanguard Health Care	96,722.81	96,036.68	
Large Cap Value				
5/18/2012	American Beacon Large Cap Value	139,040.83	161,687.45	
5/16/2013	American Funds Washington Mutual	86,840.13	87,792.80	
4/17/2007	American Funds Washington Mutual	134,212.98	197,524.73	
5/27/2003	Dodge & Cox Stock	433,899.69	635,249.48	
1/4/2010	Fidelity Value	5,955.83	8,464.51	
2/17/2012	Fundamental Investors	3,648.75	4,556.29	
Mid Cap				
3/20/2008	Goldman Sachs Mid Cap Value C	31,481.62	28,767.89	
2/8/2012	JP Morgan Mid Cap Value S	11,731.34	14,677.85	
3/25/2013	Legg Mason Partners Equity Tr Clrbr Tctdvinc C	150,112.82	133,089.01	
3/20/2008	Munder Mid Cap Select II	11,002.81	12,593.75	
Small Cap Growth				
3/20/2008	Eagle Mid Cap Gw C	56,733.98	91,493.07	
3/20/2008	Goldman Sachs Small Cap Equity C	18,020.69	36,670.78	
3/15/2005	Royce Value Plus	45,403.17	44,605.21	
Small Cap Value				
1/31/2013	Berwyn Fd Inc Com	325,462.62	258,891.35	
6/19/2007	Royce Premier Series	223,238.27	190,993.84	
11/29/2012	T. Rowe Price Small Cap Value	55,493.42	51,590.81	
5/16/2013	Vanguard Small Cap Value Index	41,716.58	45,186.05	
World				
5/22/2015	Principal Global Div Inc A	11,981.34	344,973.87	
Index				
7/2/2015	Gateway Tr Y	17,324.98	17,232.19	
5/16/2013	Vanguard Small Cap Growth Index	92,600.36	92,306.58	
Real Estate				
1/4/2010	Fidelity Real Estate Investment	6,827.22	10,933.10	
9/24/2015	Third Avenue Real Estate	16,434.46	15,786.10	
9/1/2003	Undiscovered Managers Real Estate	26,772.41	25,728.72	
Financial				
5/22/2015	Invesco Balanced-Risk Allc A	6,838.30	105,780.20	
Health				
11/17/2011	Eaton Vance Growth Tr Wrldw Hltsci I	14,810.34	37,284.82	
10/15/2015	Hartford Mut Fds Inc Globl Health I	26,976.42	25,378.20	
Technology				
8/8/2008	Franklin Strategic Ser Biotechnology	10,893.97	22,706.72	
9/24/2015	Ivy Fds Inc Sci & Tech I	40,429.31	40,149.13	
Missing Industry Group				
8/26/2014	GOLDMAN SACHS TR RISNG DVGRINST	5,388.03	5,111.15	
5/2/2014	Natixis Oakmark International C	99,159.25	82,407.73	
4/20/2015	Prudential Short Duration High Yield Income Fund Class C	142,179.24	134,464.58	
		13,429,066.83	**16,262,581.67**	**21,130,006.77**

REAL ESTATE INVESTMENT TRUST

2/17/2012	Camden Property Tr Sbi	6,305.00	7,676.00	
11/9/2015	Vornado RLTY Tr	2,623.53	2,598.96	
U I T Taxable				
11/23/2015				
9/24/2015	Blackstone Group L P Com Unit LTD	15,007.49	14,035.20	
	Linn Energy Llc Unit Ltd Liab	7,425.00	3,225.00	
		31,361.02	**27,535.16**	**27,535.16**

CASH VALUE OF LIFE INSURANCE

12/31/2015	Nationwide Life	**497,937.28**	**497,937.28**	**497,937.28**

LOANS

	Participant loans (interest at 4.25%)	**660,510.68**	**660,510.68**	**660,510.68**

TOTAL PORTFOLIO	**26,256,373.85**	**29,395,484.02**	**29,395,484.02**

SCHEDULE H (Form 5500)	Financial 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), and section 6058(a) of the Internal Revenue Code (the Code). ▶ **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 and ending

A Name of plan	**B** Three-digit plan number (PN) ▶
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)

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)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(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		
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		
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l		

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)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		
(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)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		
(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)		
(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)		

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

Expenses

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

Net Income and Reconciliation

k Net income (loss). Subtract line **2j** from line **2d**	2k		
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)** ☐ Disclaimer **(4)** ☐ Adverse

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

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

(1) Name: **(2)** EIN:

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				
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				

			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				
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				
e	Was this plan covered by a fidelity bond?	4e				
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				
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				
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				
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				
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				
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				
l	Has the plan failed to provide any benefit when due under the plan?	4l				
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m				
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

Attachment to 2015 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST **EIN:** 59-1433551
Plan Sponsor's Name TOWER IMAGING, INC. **PN:** 004

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
		See auditor's report for full list of assets held for investment		
	Stock, Bond, Mutual Funds & Cash		26,256,374	29,395,484