

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 <u>01/01/2015</u> and ending <u>12/31/2015</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information
1a Name of plan <u>INTERNATIONAL AUTO PROCESSING, INC. 401(K) PROFIT SHARING PLAN</u>	1b Three-digit plan number (PN) ▶ <u>002</u> 1c Effective date of plan <u>09/01/2014</u>
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) <u>INTERNATIONAL AUTO PROCESSING, INC.</u> <u>1 JOE FRANK HARRIS BLVD</u> <u>BRUNSWICK, GA 31523</u>	2b Employer Identification Number (EIN) <u>58-1656828</u> 2c Plan Sponsor's telephone number <u>912-264-8131</u> 2d Business code (see instructions) <u>493100</u>

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

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

SIGN HERE	<u>Filed with authorized/valid electronic signature.</u>	<u>10/14/2016</u>	<u>JOHN MCCRARY</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 317
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) 304
a(2) Total number of active participants at the end of the plan year	6a(2) 299
b Retired or separated participants receiving benefits.....	6b 6
c Other retired or separated participants entitled to future benefits.....	6c 26
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 331
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e 0
f Total. Add lines 6d and 6e	6f 331
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 238
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h 13
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 2J 2K 2F 2G 3D 3H	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ 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) ☒ 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) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III	Form M-1 Compliance Information (to be completed by welfare benefit plans)
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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 <hr/> Department of Labor Employee Benefits Security Administration <hr/> 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 INTERNATIONAL AUTO PROCESSING, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 INTERNATIONAL AUTO PROCESSING, INC.	D Employer Identification Number (EIN) 58-1656828	

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.
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1 Coverage Information:

(a) Name of insurance carrier
THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC.

(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
13-2656036	78778	300476	185	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 14904	(b) Total amount of fees paid 2737
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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

PARK AVENUE SECURITIES
7 HANOVER SQUARE
NEW YORK, NY 10004

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
14904	0	N/A	4

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

DORSA CONSULTING SERVICES, INC.
985 STEVE REYNOLDS BLVD
BLDG B STE A
NORCROSS, GA 30093

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	1445	MARKETING ALLOWANCE AND/OR SERVICE FEES	5

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

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

SWBC INVESTMENT ADVISORY SERV LLC

900 SOUTH CAPITAL OF TEXAS STE 115
AUSTIN, TX 78746

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	848	ADVISORY SERVICES TO PLAN SPONSORS	7

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

DAVID L BURCH

100 GLENEAGIES
ST SIMONS ISLANDS, GA 31522

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	444	N/A	3

(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	0
5 Current value of plan's interest under this contract in separate accounts at year end	5	4317080

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

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

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **OTHER GROUP PENSIONS**

b Balance at the end of the previous year	7b	0
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c Additions: (1) Contributions deposited during the year	7c(1)		
(2) Dividends and credits	7c(2)		
(3) Interest credited during the year	7c(3)		
(4) Transferred from separate account	7c(4)		
(5) Other (specify below)	7c(5)		
▶			

(6) Total additions	7c(6)	0
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d Total of balance and additions (add lines 7b and 7c(6))	7d	0
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e Deductions:			
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)		
(2) Administration charge made by carrier	7e(2)		
(3) Transferred to separate account	7e(3)		
(4) Other (specify below)	7e(4)		
▶			

(5) Total deductions	7e(5)	0
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier.....	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.....	10b	

Specify nature of costs ▶

Part IV Provision of Information

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

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

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	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 INTERNATIONAL AUTO PROCESSING, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 INTERNATIONAL AUTO PROCESSING, INC.	D Employer Identification Number (EIN) 58-1656828	

Part I	Service Provider Information (see instructions)
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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)

STADION MONEY MANAGEMENT, INC.

58-2099805

(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	INVESTMENT ADVISORY	12696	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE GUARDIAN INSURANCE & ANNUITY CO

13-2656036

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
60 62 63 64 65	RECORD-KEEPER	1718	Yes ☒ No ☐	Yes ☒ No ☐	4617	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
THE GUARDIAN INSURANCE & ANNUITY CO	64 15 38	4617

(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.
THE GUARDIAN INSURANCE & ANNUITY CO 13-2650636	ADMINISTRATIVE & MARKETING SERVICES FOR STADIUM

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE GUARDIAN INSURANCE & ANNUITY CO	60 63 15 49	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
SEE ATTACHED 13-2650636	SEE ATTACHED DISCLOSURE C

(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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection.
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan <u>INTERNATIONAL AUTO PROCESSING, INC. 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>INTERNATIONAL AUTO PROCESSING, INC.</u>	D Employer Identification Number (EIN) <u>58-1656828</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BENEFIT STADION GROWTH FUND</u>			
b Name of sponsor of entity listed in (a): <u>BENEFIT TRUST COMPANY</u>			
c EIN-PN <u>43-0995254-020</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>844604</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BENEFIT STADION MODERATE GROWTH FD</u>			
b Name of sponsor of entity listed in (a): <u>BENEFIT TRUST COMPANY</u>			
c EIN-PN <u>43-0995254-021</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1434077</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BENEFIT STADION BALANCED FD</u>			
b Name of sponsor of entity listed in (a): <u>BENEFIT TRUST COMPANY</u>			
c EIN-PN <u>43-0995254-022</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>116275</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BENEFIT STADION CONSERVATIVE FUND</u>			
b Name of sponsor of entity listed in (a): <u>BENEFIT TRUST COMPANY</u>			
c EIN-PN <u>43-0995254-023</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>194667</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BENEFIT STADION CAPITALPRESERVATION</u>			
b Name of sponsor of entity listed in (a): <u>BENEFIT TRUST COMPANY</u>			
c EIN-PN <u>43-0995254-024</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>101965</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>BENEFIT STADION MAXIMUM GROWTH FUND</u>			
b Name of sponsor of entity listed in (a): <u>BENEFIT TRUST COMPANY</u>			
c EIN-PN <u>43-0995254-048</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>236960</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FEDERATED CAPITAL PRESERVATION</u>			
b Name of sponsor of entity listed in (a): <u>FEDERATED INVESTORS TRUST COMPANY</u>			
c EIN-PN <u>22-2712853-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>27</u>	

a Name of MTIA, CCT, PSA, or 103-12 IE: SEPARATE ACCOUNT T**b** Name of sponsor of entity listed in (a): THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC.

c EIN-PN <u>13-2656036-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1388505</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

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

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

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

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

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

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

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

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 <div style="border: 1px solid black; padding: 5px; font-size: 1.2em; font-weight: bold;">2015</div> This Form is Open to Public Inspection
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015		
A Name of plan INTERNATIONAL AUTO PROCESSING, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 INTERNATIONAL AUTO PROCESSING, INC.	D Employer Identification Number (EIN) 58-1656828	

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)	231330	208508
(9) Value of interest in common/collective trusts.....	1c(9)	2534930	2928575
(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)	1099129	1388505
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	3865389	4525588

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 through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3865389	4525588
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	315800	
(B) Participants	2a(1)(B)	674648	
(C) Others (including rollovers)	2a(1)(C)	132991	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1123439
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)	10149	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		10149
(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)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(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)		-148410
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		985178

Expenses**e** Benefit payment and payments to provide benefits:

(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	308238	
(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)		308238
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)	16741	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		16741
j Total expenses. Add all expense amounts in column (b) and enter total	2j		324979

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		660199
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: MOORE STEPHENS TILLER, LLC

(2) EIN: 58-0673524

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.)	☒	☐	☐	1292
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	☐	☒	☐	

	Yes	No	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.)		X		
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X		
e Was this plan covered by a fidelity bond?	X			250000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X		
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X		
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X		
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X		
l Has the plan failed to provide any benefit when due under the plan?		X		
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X		
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X		
o Did the plan trust incur unrelated business taxable income?				
p Were in-service distributions made during the plan year?				

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

A Name of plan <u>INTERNATIONAL AUTO PROCESSING, INC. 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>INTERNATIONAL AUTO PROCESSING, INC.</u>	D Employer Identification Number (EIN) <u>58-1656828</u>

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>13-2656036</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

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

International Auto Processing, Inc.
401(k) Profit Sharing Plan

Financial Report

December 31, 2015 and 2014

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Independent Auditor's Report

To the Administrator
International Auto Processing, Inc. 401(k) Profit Sharing Plan
Atlanta, Georgia

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of International Auto Processing, Inc. 401(k) Profit Sharing Plan, which comprise the statements of net assets available for benefits - modified cash basis as of December 31, 2015 and 2014, and the related statements of changes in net assets available for benefits - modified cash basis for the year ended December 31, 2015 and the period from September 1, 2014 to December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting described in Note 2; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstance. Management is also responsible for 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 conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Guardian Insurance & Annuity Company, Inc., the custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the custodian as of December 31, 2015 and 2014 and for the year ended December 31, 2015 and the period from September 1, 2014 to December 31, 2014, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

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

Basis of Accounting

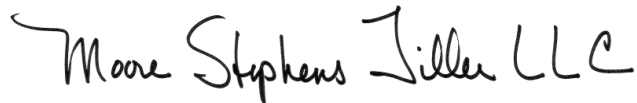
We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than the accounting principles generally accepted in the United States of America. Our disclaimer of opinion is not modified with respect to this matter.

Other Matter

The supplemental schedules of assets (held at end of year) – modified cash basis as of December 31, 2015 and 2014, and schedules of delinquent participant contributions for the year ended December 31, 2015 and the period from September 1, 2014 to December 31, 2014, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With DOL Rules and Regulations

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

A handwritten signature in black ink that reads "Moore Stephens Ziller LLC". The signature is written in a cursive, flowing style.

Atlanta, Georgia
October 13, 2016

FINANCIAL STATEMENTS

INTERNATIONAL AUTO PROCESSING, INC. 401(k) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS -
MODIFIED CASH BASIS

December 31, 2015 and 2014

	<u>2015</u>	<u>2014</u>
Assets		
Investments, at fair value -		
Pooled separate accounts	\$ 4,317,080	\$ 3,634,059
Receivables -		
Notes receivable from participants	<u>208,508</u>	<u>231,330</u>
Total assets	<u>4,525,588</u>	<u>3,865,389</u>
Net Assets Available for Benefits	<u>\$ 4,525,588</u>	<u>\$ 3,865,389</u>

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

INTERNATIONAL AUTO PROCESSING, INC. 401(k) PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS -
MODIFIED CASH BASIS

Year Ended December 31, 2015 and Period from September 1, 2014 to December 31, 2014

	<u>2015</u>	<u>2014</u>
Additions to Net Assets Attributed to:		
Investment income (loss) -		
Net appreciation (depreciation) in fair value of investments	\$ (148,408)	\$ 113,664
Interest from notes receivable	<u>10,149</u>	<u>2,632</u>
Contributions:		
Participants' contributions	674,648	160,010
Employer's contributions	315,799	63,732
Participants' rollover	<u>132,992</u>	<u>312,505</u>
Total contributions	<u>1,123,439</u>	<u>536,247</u>
Total additions	<u>985,180</u>	<u>652,543</u>
Deductions from Net Assets Attributed to:		
Benefits paid to participants	308,238	37,020
Administrative expenses	<u>16,743</u>	<u>675</u>
Total deductions	<u>324,981</u>	<u>37,695</u>
Net increase	660,199	614,848
Transfers in from unrelated plan	-	3,250,541
Net Assets Available for Benefits		
Beginning of year	<u>3,865,389</u>	<u>-</u>
End of year	<u>\$ 4,525,588</u>	<u>\$ 3,865,389</u>

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

INTERNATIONAL AUTO PROCESSING, INC. 401(K) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

1. Description of Plan

The following description of the International Auto Processing, Inc. 401(k) Profit Sharing Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

A. *General.* The Plan is a defined contribution profit sharing plan, effective September 1, 2014, covering all employees (other than union employees, lease employees, and nonresident aliens) of International Auto Processing, Inc. (the "Company" or the "Plan Sponsor") who have attained the age of 21 and 3 months of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

B. *Contributions.* The Plan includes a provision under Internal Revenue Code (IRC) Section 401(k) whereby participants may make pretax and Roth contributions to the Plan up to 100% of their annual compensation, subject to limitations under the IRC. New participants are auto-enrolled with deferrals equal to 6% of compensation. Participants age fifty and older are also allowed to make catch-up contributions. The company contributes as a matching contribution an amount equal to 100% of the participant's elective deferrals that are not to exceed 1% of compensation plus 50% of participant elective deferrals that exceed 1% of compensation but do not exceed 6% of compensation. For the years ended December 31, 2015 and 2014, the Company made \$315,799 and \$63,732 of safe harbor matching contributions, respectively, to all eligible employees. The Company may elect to make a discretionary profit sharing contribution. The Company did not make profit sharing contributions in 2015 or 2014.

Participants may also contribute amounts representing rollover distributions from other qualified plans.

C. *Investments.* Participants direct the investment of their contributions into various investment options offered by the Plan.

D. *Participant Accounts.* Each participant account is credited with pretax, Roth, and rollover contributions made by the participant, Plan Sponsor contributions, and plan earnings. Earnings, expenses, gains, and losses on investments are allocated based on participant account balances, as defined in the plan agreement.

E. *Vesting.* Participants' vesting in their safe harbor matching contributions is based on years of continuous service during which an employee completes at least 1,000 hours of service with the Company. Participants become 100% vested after two years of service.

Participants also become 100% vested upon termination of the Plan, upon total and permanent disability, or death of the participant.

Any portion of a participant's account balance attributable to salary deferrals including catch-up contributions and rollover contributions from another qualified plan are 100% vested at the time of contribution and not subject to forfeiture.

F. *Notes Receivable from Participants.* Participants may borrow from their account in any amount greater than \$1,000 but less than 50% of their vested account balance, not to exceed \$50,000. Loans are secured by the balance in the participant's account and bear interest at a fixed rate

comparable to the rates currently charged by commercial loans under similar circumstances. At December 31, 2015 and 2014, the interest rate for outstanding loans was one percentage point over the prime interest rate. Principal and interest is paid ratably through payroll deductions.

- G. *Payment of Benefits.* In-service withdrawals of all or a portion of a participant's vested account balance may be made by a participant after reaching age fifty-nine and one half.

Upon normal retirement at age sixty-five, permanent disability or death, the participant or beneficiary may receive the value of the account through a lump sum distribution.

Participants withdrawing from the Plan due to termination of employment, other than due to retirement, permanent disability, or death, may receive the value of their vested account by transfer to another qualified plan or individual retirement account or through a lump sum distribution only after the participant has had five consecutive breaks in service. In general, the Plan may, upon termination of service for any reason, automatically pay the benefits owed in a lump sum if the account balance is \$5,000 or less.

Distributions from the Plan will normally be subject to income taxes and in certain circumstances may also be subject to Internal Revenue Service (IRS) penalties, unless the distribution is transferred to another qualified plan or individual retirement account.

- H. *Forfeited Accounts.* As of December 31, 2015 and 2014, forfeited nonvested accounts totaled \$3,046 and \$383, respectively. Forfeited nonvested accounts are available to reduce future employer contributions, to pay plan expenses, and, for portions attributable to returned uncashed distribution checks, to pay claims for such payments by former participants. In 2015, no forfeitures were used to reduce employer's contributions or to pay plan expenses.

- I. *Plan Transfers.* Transfers from unrelated plan are transfers of plan assets including participant balances related to the start of the plan. During 2014, participant accounts with assets totaling \$3,250,541 were transferred into the plan. The amount received included \$253,788 of notes receivable from participants.

2. Summary of Significant Accounting Policies

- A. *Accounting method.* The accounts of the plan are maintained, and the accompanying financial statements have been prepared, on the modified cash basis. Investment income is recognized when received, and disbursements are recognized when made. Additionally, securities investments are reflected at fair value. Accordingly, the financial statements are not intended to present the net assets available for benefits and changes in net assets available for benefits of the plan in accordance with accounting principles generally accepted in the United States of America.

- B. *Use of Accounting Estimates.* The preparation of financial statements in conformity with the modified cash basis of accounting requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

- C. *Investment Valuation and Income Recognition.* The Plan's investments are stated at fair value. The net appreciation (depreciation) in the fair value of investments includes both realized and unrealized gains and losses on investments. The value of each pooled separate account is determined at the close of each business day based on the market value of the underlying

investment assets. Notes receivable from participants are valued at cost which approximates fair value.

D. *Notes Receivable from Participants.* Notes receivable from participants is measured at the unpaid principal balance plus any accrued but unpaid interest. Delinquent notes are reclassified as distributions based on the terms of the plan documents.

E. *Benefit Payments.* Benefit payments to participants are recorded upon distribution.

F. *Expenses.* Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

G. *Recent Accounting Pronouncements.* In May 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update 2015-07 "Disclosures for Investments in Certain Entities that Calculate Net Asset Value Per Share (or its Equivalent)" ("ASU 2015-07"), which removes the requirement to categorize within the fair value hierarchy investments for which fair values are estimated using the net asset value practical expedient provided by Accounting Standards Codification 820, Fair Value Measurement. Disclosures about investments in certain entities that calculate net asset value per share are limited under ASU 2015-07 to those investments for which the entity has elected to estimate the fair value using the net asset value practical expedient. ASU 2015-07 is effective for fiscal years beginning after December 15, 2016, with early adoption permitted. Plan management is in the process of evaluating the impact of ASU 2015-07 on the Plan's financial statements.

In July 2015, FASB issued Accounting Standards Update 2015-12 "Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965)" ("ASU 2015-12"). The amendments in Part I of ASU 2015-12 eliminated the requirements that employee benefit plans measure the fair value of fully benefit-responsive investment contracts and provide the related fair value disclosures, rather these contracts will be measured and disclosed only at contract value. The amendments in Part II of ASU 2015-12 require plans to disaggregate their investments measured using fair value only by general type, either on the financial statements or in the notes. Part II also eliminated the requirement to disclose the net appreciation/depreciation in fair value of investments by general type and the requirements to disclose individual investments that represent 5% or more of net assets available for benefits. The amendments in Part III of ASU 2015-12 provide a practical expedient to permit plans to measure its investments and investment related accounts as of a month-end date closest to its fiscal year for a plan with a fiscal year end that does not coincide with the end of a calendar month. The amendments in ASU 2015-12 are effective for reporting periods beginning after December 15, 2015. Early adoption is permitted with retrospective application for all financial statements presented. Plan management has elected to early adopt ASU 2015-12.

H. *Subsequent Events.* Plan management has evaluated the need for disclosures or adjustments from subsequent events through October 13, 2016, the date the financial statements were available for issuance. This evaluation did not identify any events requiring disclosure in or adjustment to the financial statement.

3. Information Certified by the Plan's Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, The Guardian Insurance & Annuity Company, Inc., the custodian of the Plan, has certified to the completeness and accuracy of the investments and notes receivable from participants reflected on the accompanying statements of net assets available for benefits – modified cash basis as of December 31, 2015 and 2014, the related investment activity and interest from notes receivable reflected in the statements of changes in net assets available for benefits - modified cash basis for the year ended December 31, 2015 and the period from September 1, 2014 to December 31, 2014, and the schedules of assets (held at end of year) - modified cash basis as of December 31, 2015 and 2014.

4. Fair Value Measurements

FASB ASC 820, *Fair Value Measurements*, establishes 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 fair value hierarchy under FASB ASC 820 are described below:

Basis of Fair Value Measurement:

- | | |
|---------|--|
| Level 1 | Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities; |
| Level 2 | Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly; |
| Level 3 | Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable. |

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following discussion describes the valuation methodologies used for assets measured at fair value on a recurring basis. The techniques utilized in estimating the fair values of financial instruments are reliant on the assumptions used. Care should be exercised in deriving conclusions based on the fair value information of financial instruments presented below.

Fair value estimates are made as of a specific point in time, based on available market information and judgments about the financial instrument. Such estimates do not consider the tax impact of the realization of unrealized gains or losses. In addition, the disclosed fair values may not be realized in the immediate settlement of the financial instrument.

Pooled Separate Accounts - Net asset value (NAV) of each of the pooled separate accounts is calculated in a manner consistent with U. S. GAAP for investment companies and is determinative of their fair value and represents the price at which the Plan would be able to initiate a transaction. Several of the pooled separate accounts are invested in publically quoted mutual funds or actively managed stocks. The fair value of the underlying mutual funds or stock is used to determine the NAV of the pooled separate account, which is not publically quoted. Some of the pooled separate accounts

International Auto Processing, Inc. 401(k) Profit Sharing Plan
Notes to Financial Statements

also invest in fixed income securities. The fair value of the underlying securities is based on quoted prices of similar assets and is used to determine the NAV of the pooled separate account.

The following tables present by level, within the fair value hierarchy, the Plan investment assets at fair value, as of December 31, 2015 and 2014. As required by FASB ASC 820, investment assets are classified in their entirety based upon the lowest level of input that is significant to the fair value measurement. All investments below are categorized as Level 2 investments.

<u>Assets at Fair Value</u>		
<u>Description</u>	<u>2015</u>	<u>2014</u>
Pooled separate accounts	<u>\$ 4,317,080</u>	<u>\$ 3,634,059</u>

The following table summarized investments measure at fair value based on net asset value (NAVs) per share.

	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Other Restrictions</u>	<u>Redemption Notice Period</u>
As of December 31, 2015:					
Pooled separate accounts	\$ 4,317,080	\$ -	Daily	None	None
As of December 31, 2014:					
Pooled separate accounts	\$ 3,634,059	\$ -	Daily	None	None

5. Related-Party and Party In Interest Transactions

As described in Note 2F, the Plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions are party-in-interest transactions under ERISA. The below table is a description of the fees paid.

	<u>2015</u>	<u>2014</u>
Investment advisory fees	\$ 12,696	\$ -
Administrative fees	2,329	325
Custodian fees	<u>1,718</u>	<u>350</u>
	<u>\$ 16,743</u>	<u>\$ 675</u>

6. Plan Termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions and to terminate the Plan subject to the provisions of the ERISA. In the event of plan termination, all participants become fully vested and amounts in the individual participant accounts will be disbursed to the participants if no successor plan is established.

7. Tax Status

The Internal Revenue Service issued its latest determination letter in March 31, 2014, which stated that the Plan qualified under the applicable provisions of the Internal Revenue Code and therefore is exempt from Federal Income Tax. In the opinion of the Plan Administrator, the Plan has operated within the terms of the Plan and should remain qualified under the applicable provisions of the Internal Revenue Code.

The modified cash basis of accounting requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Risk and Uncertainties

The Plan provides various investment options. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

9. Delinquent Participant Contributions

In 2015 and 2014, the plan sponsor failed to timely deposit amounts contributed by employees of \$362 and \$930, respectively, which total \$1,292. All amounts have been remitted to the Plan. Plan management is calculating the lost earnings that is due to the affected participants, and will deposit the amount into their accounts.

SUPPLEMENTAL SCHEDULES

INTERNATIONAL AUTO PROCESSING, INC. 401(k) PROFIT SHARING PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR) - MODIFIED CASH BASIS

December 31, 2015

(a)	(b)	(c)	(e)
	Identity of issuer, borrower, lessor, or similar party	Description of investment	Current value
Pooled Separate Accounts:			
*	Guardian	Stadion Moderate Growth Fund	\$ 1,434,077
*	Guardian	Stadion Growth Fund	844,604
*	Guardian	Amer Cent Prime Money Market	350,945
*	Guardian	Vanguard 500 Index Fund	300,675
*	Guardian	Stadion Maximum Growth Fund	236,960
*	Guardian	Stadion Conservative Fund	194,667
*	Guardian	Stadion Balanced Fund	116,275
*	Guardian	Stadion Capital Preservation	101,965
*	Guardian	Vanguard Total Bond Mrkt Index	94,253
*	Guardian	Vanguard Mid Cap Index Fund	82,386
*	Guardian	Vanguard Total Intl Stock Indx	77,173
*	Guardian	Vanguard Target Retirement 2015	63,337
*	Guardian	Vanguard Target Retirement 2030	55,378
*	Guardian	Vanguard Small Cap Index Fund	55,356
*	Guardian	Janus Balanced Fund	54,492
*	Guardian	Vanguard Target Retirement Inc	54,418
*	Guardian	JPMorgan Mid Cap Growth Fund	32,546
*	Guardian	Franklin Growth Fund	27,824
*	Guardian	American Century Mid Cap Value	19,850
*	Guardian	Western Asset Core Plus Bond	17,688
*	Guardian	MFS Value Fund	17,596
*	Guardian	Vanguard Target Retirement 2055	14,578
*	Guardian	DFA U.S. Targeted Value	13,743
*	Guardian	Lord Abbett Short Duration Inc	12,482
*	Guardian	LeggMason ClearBridge SmCapGrw	9,141
*	Guardian	Vanguard Target Retirement 2020	8,226
*	Guardian	Vanguard Target Retirement 2035	6,031
*	Guardian	DFA International Core Equity	4,723
*	Guardian	Vanguard Target Retirement 2050	4,621
*	Guardian	Vanguard Target Retirement 2045	3,708
*	Guardian	Ivy High Income Fund	2,887
*	Guardian	Vanguard Target Retirement 2025	1,955
*	Guardian	Amer Cent Inflation Adj Bond	1,104
*	Guardian	Oppenheimer International Grwth	762
*	Guardian	Vanguard Target Retirement 2040	354
*	Guardian	Wells Fargo Spec SmallCap Value	275
*	Guardian	Federated Capital Preservation	27
Total investments			<u>\$ 4,317,080</u>
Notes receivable from participants		Interest rates of 4.25% - 5.25%	<u>\$ 208,508</u>

* Indicates a party in interest

See Auditor's Report

INTERNATIONAL AUTO PROCESSING, INC. 401(k) PROFIT SHARING PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR) - MODIFIED CASH BASIS

December 31, 2014

(a)	(b)	(c)	(e)
	Identity of issuer, borrower, lessor, or similar party	Description of investment	Current value
Pooled Separate Accounts:			
*	Guardian	Stadion Moderate Growth Fund	\$ 1,330,821
*	Guardian	Stadion Growth Fund	876,917
*	Guardian	Vanguard 500 Index Fund	345,873
*	Guardian	Amer Cent Prime Money Market	148,260
*	Guardian	Western Asset Core Plus Bond	147,800
*	Guardian	Stadion Balanced Fund	140,621
*	Guardian	Stadion Conservative Fund	106,450
*	Guardian	Franklin Growth Fund	101,288
*	Guardian	Stadion Capital Preservation	80,121
*	Guardian	Vanguard Total Intl Stock Indx	73,489
*	Guardian	Vanguard Mid Cap Index Fund	62,618
*	Guardian	Vanguard Target Retirement 2015	59,296
*	Guardian	Vanguard Target Retirement 2030	52,155
*	Guardian	Vanguard Small Cap Index Fund	42,554
*	Guardian	Vanguard Target Retirement 2025	31,183
*	Guardian	Ivy High Income Fund	14,509
*	Guardian	Vanguard Target Retirement 2020	6,248
*	Guardian	JPMorgan Mid Cap Growth Fund	3,700
*	Guardian	Vanguard Target Retirement 2045	2,448
*	Guardian	DFA U.S. Targeted Value	2,249
*	Guardian	American Century Mid Cap Value	2,140
*	Guardian	T. Rowe Price Equity Income	1,441
*	Guardian	MFS New Discovery Fund	685
*	Guardian	Vanguard Target Retirement Inc	456
*	Guardian	Vanguard Total Bond Mkt Index	228
*	Guardian	MFS International Growth	191
*	Guardian	DFA International Core Equity	180
*	Guardian	Vanguard Target Retirement 2040	138
Total investments			<u>\$ 3,634,059</u>
Notes receivable from participants		Interest rates of 4.25% - 5.25%	<u>\$ 231,330</u>

* Indicates a party in interest

See Auditor's Report

Plan Sponsor's EIN: 58-1656828
Plan Number: 002
Schedule H, Line 4a

INTERNATIONAL AUTO PROCESSING, INC. 401(k) PROFIT SHARING PLAN

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year Ended December 31, 2015

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ 1,292	\$ -	\$ -	\$ -

See Auditor's Report

Plan Sponsor's EIN: 58-1656828
Plan Number: 002
Schedule H, Line 4a

INTERNATIONAL AUTO PROCESSING, INC. 401(k) PROFIT SHARING PLAN

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year Ended December 31, 2014

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ 930	\$ -	\$ -	\$ -

See Auditor's Report



Disclosure C

Investment advisers (or their affiliates) of the underlying funds offered as variable investment options under the contract or the funding agreement pay The Guardian Insurance & Annuity Company, Inc. (GIAC) or its affiliates for services provided to the funds. Such services may include administration, distribution, marketing or other services. The receipt of compensation from the funds by GIAC or its affiliates will not increase the fees applicable to any fund and charged to the plan above the fee and expense levels established by each fund.

The list of variable investment options provided below details the 12b-1 fees and/or administrative fees that are paid to GIAC or its affiliates for the services described above. This list contains detail for all the funds that have been available under the contract or funding agreement. For information that is specific to your plan, please refer to the underlying funds offered as variable investment options that you have selected for your plan from the listing below.

In order to calculate an approximate annual dollar amount for the Fee for Fund Marketing and Distribution Service, multiply the average assets for the year that your contract or funding agreement had invested in each of the funds listed below by the total percentage that is provided below.

The Guardian Advantage®

Revenue Sharing Disclosure

<u>Fund Company/Fund Name</u>	<u>Share Class</u>	<u>12b-1 Fees</u>	<u>Admin Fees</u>	<u>Total Revenue</u>
AllianceBernstein Investments, Inc. 1345 Avenue of the Americas, NY, NY 10105 EIN# 13-3191825				
AB Discovery Value Fund	A	0.25%	0.25%	0.50%
AB Global Bond Fund	A	0.25%	0.25%	0.50%
AB Global Risk Allocation Fund	A	0.25%	0.25%	0.50%
AB Growth and Income Fund	A	0.25%	0.25%	0.50%
AB International Value Fund	A	0.25%	0.25%	0.50%
American Century Investment Services, Inc 4500 Main Street, Kansas City, MO 64111 EIN# 43-0821857				
American Century Diversified Bond Fund	A	0.25%	0.25%	0.50%
American Century Equity Income Fund	A	0.25%	0.35%	0.60%
American Century Income & Growth Fund	A	0.25%	0.35%	0.60%
American Century Inflation-Adjusted Bond Fund	A	0.25%	0.25%	0.50%



American Century International Growth Fund	Investor	0.25%	0.35%	0.60%
American Century International Growth Fund	A	0.00%	0.35%	0.35%
American Century One Choice 2015 Portfolio	A	0.25%	0.35%	0.60%
American Century One Choice 2025 Portfolio	A	0.25%	0.35%	0.60%
American Century One Choice 2035 Portfolio	A	0.25%	0.35%	0.60%
American Century One Choice 2045 Portfolio	A	0.25%	0.35%	0.60%
American Century One Choice 2055 Portfolio	A	0.25%	0.35%	0.60%
American Century One Choice In Retirement Portfolio	A	0.25%	0.35%	0.60%
American Century Mid Cap Value Fund	A	0.25%	0.35%	0.60%
American Century Prime Money Market Fund	A	0.00%	0.00%	0.00%
American Century Real Estate Fund	A	0.25%	0.35%	0.60%
American Century Strategic Allocation: Aggressive Fund	A	0.25%	0.35%	0.60%
American Century Strategic Allocation: Aggressive Fund	Investor	0.00%	0.35%	0.35%
American Century Strategic Allocation: Conservative Fund	A	0.25%	0.35%	0.60%
American Century Strategic Allocation: Conservative Fund	Investor	0.00%	0.35%	0.35%
American Century Strategic Allocation: Moderate Fund	A	0.25%	0.35%	0.60%
American Century Strategic Allocation: Moderate Fund	Investor	0.00%	0.35%	0.35%
American Century Ultra Fund	A	0.25%	0.35%	0.60%
American Century Ultra Fund	Investor	0.00%	0.35%	0.35%
American Century Value Fund	Investor	0.00%	0.35%	0.35%
American Century HeritageFund	A	0.25%	0.35%	0.60%

American Funds Distributors Inc
333 South Hope Street Los Angeles, CA 90071
EIN# 95-1411037

American Funds AMCAP Fund	R3	0.50%	0.10%	0.60%
American Funds Capital Income Builder Fund	R3	0.50%	0.10%	0.60%
American Funds International Growth and Income Fund	R3	0.50%	0.10%	0.60%
American Funds New Perspective Fund	R3	0.50%	0.10%	0.60%

Benefit Trust Company
5901 College Boulevard Ste 200
Overland Park, KS 66211
EIN# 43-1971558

Stadion Conservative Fund 5	5	0.00%	0.50%	0.50%
Stadion Growth Fund 5	5	0.00%	0.50%	0.50%
Stadion Moderate Growth Fund 5	5	0.00%	0.50%	0.50%
Stadion Capital Preservation Fund 5	5	0.00%	0.50%	0.50%
Stadion Maximum Growth Fund 5	5	0.00%	0.50%	0.50%
Stadion Balanced Fund 5	5	0.00%	0.50%	0.50%
Benefit Stadion Pension Plan Trust 5	5	0.00%	0.50%	0.50%



BlackRock Investments, LLC
40 East 52nd Street, NY, NY 10022
EIN# 13-3806694

BlackRock Basic Value Fund	A	0.25%	0.25%	0.50%
BlackRock Capital Appreciation Fund	A	0.25%	0.25%	0.50%
BlackRock Equity Dividend Fund	A	0.25%	0.25%	0.50%
BlackRock Global Allocation Fund	A	0.25%	0.25%	0.50%
BlackRock High Yield Bond Portfolio Inv A	A	0.25%	0.15%	0.40%
BlackRock Inflation Protected Bond Portfolio Inv A	A	0.25%	0.15%	0.40%

Calvert Investment Distributors, Inc.
4550 Montgomery Avenue, Suite 1000N
Bethesda, MD 20814
EIN#52-1899581

Calvert Capital Accumulation Fund	A	0.25%	0.25%	0.50%
Calvert Equity Portfolio	A	0.25%	0.25%	0.50%

Columbia Management Investment Services Corp.
225 Franklin St Boston, MA 02110
EIN# 41-1861053

Columbia Dividend Income Fund	A	0.25%	0.25%	0.50%
Columbia Emerging Markets Bond Fund	A	0.25%	0.25%	0.50%
Columbia International Value Fund	A	0.25%	0.25%	0.50%
Columbia Large Cap Growth Fund V	A	0.25%	0.25%	0.50%
Columbia Mid Cap Growth Fund	A	0.25%	0.25%	0.50%
Columbia Small Cap Core Fund	A	0.25%	0.25%	0.50%
Columbia Small Cap Value I Fund	A	0.25%	0.25%	0.50%
Columbia Emerging Markets Fund	A	0.25%	0.25%	0.50%

Davis Selected Advisors, L.P.
2949 East Elvira Road, Suite 101 Tucson, AZ 85756
EIN# 85-0360310

Davis Financial Fund	A	0.25%	0.15%	0.40%
Davis New York Venture Fund	A	0.25%	0.15%	0.40%
Davis New York Venture Fund	R	0.50%	0.15%	0.65%

Delaware Distributors, L.P.
2005 Market Street, Philadelphia, PA 19103
EIN# 23-2791871

Delaware VIP Diversified Income Fund	Service	0.25%	0.15%	0.40%
Delaware VIP Emerging Markets Fund	Service	0.25%	0.15%	0.40%



Delaware VIP Limited-Term Diversified Income Fund	Service	0.25%	0.15%	0.40%
Delaware Small Cap Value Fund	A	0.25%	0.15%	0.40%

MBSC Securities Corporation
(Distributor of the Dreyfus Family of Funds)
200 Park Avenue, NY, NY 10166
EIN# 13-2603136

Dreyfus Active MidCap Fund	A	0.00%	0.50%	0.50%
Dreyfus Appreciation Fund, Inc.		0.00%	0.40%	0.40%
Dreyfus Intermediate Term Income Fund	A	0.00%	0.40%	0.40%
Dreyfus International Equity Fund	A	0.25%	0.25%	0.50%
Dreyfus Opportunistic Midcap Value Fund	A	0.00%	0.50%	0.50%
Dreyfus S&P 500 Index Fund		0.00%	0.33%	0.33%
Dreyfus Strategic Value Fund	A	0.00%	0.50%	0.50%
Dreyfus Technology Growth Fund	A	0.00%	0.50%	0.50%
The Dreyfus Third Century Fund, Inc	Z	0.00%	0.50%	0.50%
Dreyfus International Value Fund	A	0.00%	0.50%	0.50%

Federated Shareholder Services Company
4000 Ericsson Drive, Warrendale, PA 15086
EIN# 25-1111467

Federated Clover Small Value Fund	A	0.00%	0.50%	0.50%
Federated Emerging Market Debt Fund	A	0.00%	0.40%	0.40%
Federated Strategic Income Fund	A	0.00%	0.45%	0.45%
Federated Capital Preservation Fund	Service	0.25%	0.25%	0.50%

Fidelity Distributors Corporation
100 Salem St Smithfield, RI 02917
EIN# 04-2270522

Fidelity Advisor Diversified Stock Fund	A	0.25%	0.05%	0.30%
Fidelity Advisor Equity Growth Fund	T	0.50%	0.05%	0.55%
Fidelity Advisor Equity Income Fund	T	0.50%	0.05%	0.55%
Fidelity Advisor Growth Opportunities Fund	T	0.50%	0.05%	0.55%
Fidelity Advisor High Income Advantage Fund	A	0.25%	0.05%	0.30%
Fidelity Advisor High Income Advantage Fund	T	0.25%	0.05%	0.30%
Fidelity Advisor Mid Cap Value Fund	A	0.25%	0.05%	0.30%
Fidelity Advisor New Insights Fund	A	0.25%	0.05%	0.30%
Fidelity Advisor Overseas Fund	T	0.50%	0.05%	0.55%
Fidelity Advisor Small Cap Fund	A	0.25%	0.05%	0.30%
Fidelity Advisor Small Cap Fund	T	0.50%	0.05%	0.55%
Fidelity Advisor Stock Selector Mid Cap Fund	T	0.50%	0.05%	0.55%
Fidelity Advisor Value Strategies Fund	T	0.50%	0.05%	0.55%



Franklin Templeton Distributors, Inc.
One Franklin Parkway, San Mateo, CA 94403
EIN# 13-2670991

Franklin Growth Fund	A	0.25%	0.15%	0.40%
Franklin Growth Fund	R	0.50%	0.15%	0.65%
Franklin Rising Dividends Fund	A	0.25%	0.15%	0.40%
Franklin Small Cap Value Fund	A	0.25%	0.15%	0.40%
Franklin Small-Mid Cap Growth Fund	R	0.50%	0.15%	0.65%
Franklin U.S. Government Securities Fund	R	0.50%	0.15%	0.65%
Franklin Mutual Shares Fund	R	0.50%	0.15%	0.65%
Templeton Foreign Fund	A	0.25%	0.15%	0.40%
Templeton Foreign Fund	R	0.50%	0.15%	0.65%
Templeton Global Bond Fund	A	0.25%	0.15%	0.40%
Franklin Small Cap Growth Fund	A	0.25%	0.15%	0.40%

Goldman Sachs & Co.
71 S. Wacker Dr Chicago, IL 60606
EIN# 13-5108880

Goldman Sachs Mid Cap Value Fund	Service	0.00%	0.50%	0.50%
Goldman Sachs Short Duration Government Fund	A	0.25%	0.20%	0.45%
Goldman Sachs Small Cap Value Fund	Service	0.00%	0.50%	0.50%
Goldman Sachs Small/Mid Cap Growth Fund	A	0.25%	0.25%	0.50%

Invesco Advisers, Inc.
1555 Peachtree Street, N.E. Atlanta, GA 30309
EIN# 58-1707262

Invesco American Franchise Fund	A	0.25%	0.25%	0.50%
Invesco Charter Fund	A	0.25%	0.25%	0.50%
Invesco Diversified Dividend Fund	A	0.25%	0.25%	0.50%
Invesco Global Health Care Fund	A	0.25%	0.25%	0.50%
Invesco Mid Cap Core Equity Fund	R	0.50%	0.20%	0.70%
Invesco Small Cap Equity Fund	A	0.25%	0.25%	0.50%
Invesco Equity and Income Fund	A	0.25%	0.25%	0.50%
Invesco Value Opportunities Fund	R	0.50%	0.20%	0.70%
Invesco Comstock Fund	A	0.25%	0.25%	0.50%
Invesco International Growth Fund	A	0.25%	0.25%	0.50%

Ivy Funds Distributor, Inc.
6300 Lamar Avenue, Overland Park, KS 66202
EIN# 65-0417837

Ivy Asset Strategy Fund	A	0.25%	0.25%	0.50%
Ivy High Income Fund	A	0.25%	0.25%	0.50%



Ivy International Core Equity Fund	A	0.25%	0.25%	0.50%
Ivy Mid Cap Growth Fund	A	0.25%	0.25%	0.50%
Ivy Small Cap Growth Fund	A	0.25%	0.25%	0.50%

Janus Services LLC
151 Detroit Street, Denver, CO 80206
EIN#75-3019319

Janus Balanced Fund	S	0.25%	0.25%	0.50%
Janus Balanced Fund	T	0.00%	0.25%	0.25%
Janus Enterprise Fund	S	0.25%	0.25%	0.50%
Janus Flexible Bond Fund	S	0.25%	0.25%	0.50%
Janus Forty Fund	S	0.25%	0.25%	0.50%
Janus Fund	S	0.25%	0.25%	0.50%
Janus Global Research Fund	S	0.25%	0.25%	0.50%
Janus Global Research Fund	T	0.00%	0.25%	0.25%
Janus Overseas Fund	S	0.25%	0.25%	0.50%
Janus Triton Fund	S	0.25%	0.25%	0.50%
Perkins Mid Cap Value Fund	S	0.25%	0.25%	0.50%
Janus Global Life Sciences Fund	S	0.25%	0.25%	0.50%
Janus Global Technology Fund	S	0.25%	0.25%	0.50%

JP Morgan Distribution Services, Inc
1111 Polaris Parkway, Columbus, OH 43240
EIN# 13-3200244

JPMorgan International Opportunities Fund	A	0.25%	0.25%	0.50%
JPMorgan Mid Cap Growth Fund	A	0.25%	0.25%	0.50%
JPMorgan Small Cap Equity Fund	A	0.25%	0.25%	0.50%
JPMorgan U.S. Equity Fund	A	0.25%	0.25%	0.50%
JPMorgan Equity Income Fund	A	0.25%	0.25%	0.50%

Legg Mason Investor Services, LLC/Western Asset Management Company
100 First Stamford Place, Stamford, CT 06902
EIN# 13-4146187

ClearBridge Small Cap Growth Fund	A	0.25%	0.25%	0.50%
Western Asset Core Plus Bond Fund	A	0.25%	0.25%	0.50%
Western Asset Global Strategic Income Fund	A	0.25%	0.25%	0.50%

Lord Abbett Distributors LLC
90 Hudson Street Jersey City, NJ 07302
EIN# 13-5620131

Lord Abbett Calibrated Dividend Growth Fund	A	0.25%	0.25%	0.50%
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Lord Abbett Developing Growth Fund	A	0.25%	0.25%	0.50%
Lord Abbett Short Duration Income Fund	A	0.15%	0.25%	0.40%
Lord Abbett Total Return Fund	A	0.15%	0.25%	0.40%
Lord Abbett Value Opportunities Fund	A	0.25%	0.25%	0.50%

MFS Fund Distributors, Inc.
111 Huntington Ave Boston, MA 02119
EIN# 04-3169826

Massachusetts Investors Growth Stock Fund	A	0.25%	0.10%	0.35%
Massachusetts Investors Trust	A	0.25%	0.10%	0.35%
MFS Government Securities Fund	A	0.25%	0.05%	0.30%
MFS International Growth Fund	R3	0.25%	0.25%	0.50%
MFS International Value Fund	R3	0.25%	0.25%	0.50%
MFS Mid Cap Growth Fund	A	0.25%	0.20%	0.45%
MFS New Discovery Fund	R3	0.25%	0.25%	0.50%
MFS Utilities Fund	A	0.25%	0.10%	0.35%
MFS Value Fund	A	0.25%	0.25%	0.50%
MFS Aggressive Growth Allocation Fund	R3	0.25%	0.25%	0.50%
MFS Conservative Allocation Fund	R3	0.25%	0.25%	0.50%
MFS Growth Allocation Fund	R3	0.25%	0.25%	0.50%
MFS Mid Cap Growth Fund	R3	0.25%	0.25%	0.50%
MFS Moderate Allocation Fund	R3	0.25%	0.25%	0.50%
MFS Mid Cap Value Fund	R3	0.25%	0.25%	0.50%
MFS Value Fund	R3	0.25%	0.25%	0.50%

Morgan Stanley & Co. LLC
1585 Broadway New York, NY 10036
EIN# 13-3040307

Morgan Stanley Institutional Fund Inc Emerging Markets Portfolio	A	0.25%	0.15%	0.40%
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Natixis Vaughan Nelson
399 Boylston St Boston, MA 02116

Natixis Vaughan Nelson Value Opportunity Fund	A	0.25%	0.30%	0.55%
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Oppenheimer Funds
6803 South Tucson Way Centennial, CO 80112
EIN# 13-2953455

Oppenheimer International Growth Fund	A	0.25%	0.20%	0.45%
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Payden & Rygel Distributors
333 South Grand Avenue, 32nd Fl
Los Angeles, CA 90071
EIN# 95-4358901

Payden/Kravitz Cash Balance Plan Fund	Adviser	0.25%	0.10%	0.35%
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Pacific Investment Management Company LLC
650 Newport Center Dr, Newport Beach, CA 92660
EIN# 33-0629048

PIMCO Short-Term Fund	A	0.25%	0.15%	0.40%
PIMCO Total Return Fund	A	0.25%	0.15%	0.40%

Pioneer Funds Distributor, Inc.
60 State Street Boston, MA 02109
EIN# 04-3042318

Pioneer Short Term Income Fund	A	0.20%	0.30%	0.50%
Pioneer Strategic Income Fund	A	0.25%	0.25%	0.50%

Putnam Investment Management LLC
One Post Office Square Boston, MA 02109
EIN# 04-3542621

Putnam Small Cap Value Fund	A	0.25%	0.25%	0.50%
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RS Investments One Bush Street, Suite 900, San Francisco, CA 94104
EIN# 94-3321067

RS Emerging Markets Fund	A	0.25%	0.00%	0.25%
RS Global Natural Resources Fund	A	0.25%	0.25%	0.50%
RS High Yield Fund	A	0.25%	0.25%	0.50%
RS International Fund	A	0.25%	0.00%	0.25%
RS Investment Quality Bond Fund	A	0.25%	0.25%	0.50%
RS Large Cap Alpha Fund	A	0.25%	0.25%	0.50%
RS Low Duration Bond Fund	A	0.25%	0.25%	0.50%
RS Small Cap Equity Fund	A	0.25%	0.25%	0.50%
RS Small Cap Growth Fund	A	0.25%	0.25%	0.50%
RS Technology Fund	A	0.25%	0.25%	0.50%

State Street Bank & Trust Company
One Lincoln Street, Boston, MA 02111
EIN# 04-1867445

SSgA International Index Securities Lending Fund III	III	0.00%	0.50%	0.50%
SSgA Russell Small Cap Index Securities Lending Fund III	III	0.00%	0.52%	0.52%
SSgA S&P 500 Index Securities Lending Fund H	H	0.00%	0.51%	0.51%



SSgA S&P MidCap Index Securities Lending Fund III	III	0.00%	0.52%	0.52%
SSgA Short Term Investment Fund		0.00%	0.50%	0.50%
SSgA U.S. Bond Index Securities Lending Fund III	III	0.00%	0.54%	0.54%

**T. Rowe Price Investment Services, Inc. 100 East
Pratt Street, Baltimore, MD 21202
EIN# 52-0556948**

T. Rowe Price Capital Appreciation Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Equity Income Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Equity Income Fund	R	0.50%	0.15%	0.65%
T. Rowe Price Growth Stock Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Growth Stock Fund	R	0.50%	0.15%	0.65%
T. Rowe Price Mid-Cap Value Fund	R	0.50%	0.15%	0.65%
T. Rowe Price Real Estate Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price International Growth & Income Fund	Adv	0.25%	0.15%	0.40%
T. Rowe Price Retirement 2010 Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Retirement 2010 Fund	R	0.50%	0.15%	0.65%
T. Rowe Price Retirement 2020 Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Retirement 2020 Fund	R	0.50%	0.15%	0.65%
T. Rowe Price Retirement 2030 Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Retirement 2030 Fund	R	0.50%	0.15%	0.65%
T. Rowe Price Retirement 2040 Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Retirement 2040 Fund	R	0.50%	0.15%	0.65%
T. Rowe Price Retirement 2050 Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Retirement Balanced Fund	Advisor	0.25%	0.15%	0.40%
T. Rowe Price Retirement Balanced Fund	R	0.50%	0.15%	0.65%

**Virtus Fund Services, LLC
100 Pearl Street Hartford, CT 06103
EIN# 46-1291612**

Virtus Emerging Markets Opportunities Fund A	A	0.25%	0.25%	0.50%
Virtus Real Estate Securities Fund A	A	0.25%	0.20%	0.45%

**Wells Fargo Funds Distributor, LLC
525 Market Street, San Francisco, CA 94105
EIN#94-3382001**

Wells Fargo Emerging Markets Equity Fund	A	0.00%	0.55%	0.55%
Wells Fargo Special Mid Cap Value Fund	A	0.00%	0.55%	0.55%
Wells Fargo Large Cap Growth Fund	A	0.00%	0.55%	0.55%
Wells Fargo Special Small Cap Value Fund	A	0.00%	0.55%	0.55%

Plan Sponsor's EIN: 58-1656828
Plan Number: 002
Schedule H, Line 4a

INTERNATIONAL AUTO PROCESSING, INC. 401(k) PROFIT SHARING PLAN

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year Ended December 31, 2015

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ 1,292	\$ -	\$ -	\$ -

See Auditor's Report

Plan Sponsor's EIN: 58-1656828
Plan Number: 002
Schedule H, Line 4a

INTERNATIONAL AUTO PROCESSING, INC. 401(k) PROFIT SHARING PLAN

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
Year Ended December 31, 2014

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included:	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ 930	\$ -	\$ -	\$ -

See Auditor's Report

Name of Plan: International Auto Processing, Inc. 401(k) Profit Sharing Plan	Three Digit Plan Number 002
Plan Sponsors Name,2a on Form 5500: International Auto Processing, Inc.	Employer Identification Number 58-1656828

Schedule H, line 4i-Schedule of Assets (Held at End of Year)

12/31/2015

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost **	(e) Current Value
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<u>Guardian - The Guardian Choice</u>	Amer Cent Inflation Adj Bond		1104
<u>Guardian - The Guardian Choice</u>	Amer Cent Prime Money Market		350,945
<u>Guardian - The Guardian Choice</u>	Amer Cent Mid Cap Value		19,850
<u>Guardian - The Guardian Choice</u>	DFA International Core Value		4,722
<u>Guardian - The Guardian Choice</u>	DFA U.S.Targeted Value		13,743
<u>Guardian - The Guardian Choice</u>	Federated Capital Preservation		27
<u>Guardian - The Guardian Choice</u>	Franklin Growth		27,824
<u>Guardian - The Guardian Choice</u>	Ivy High Income		2,887
<u>Guardian - The Guardian Choice</u>	JP Morgan Mid Cap Growth		32,546
<u>Guardian - The Guardian Choice</u>	MFS International Growth		0
<u>Guardian - The Guardian Choice</u>	MFS New Discovery Fund		0
<u>Guardian - The Guardian Choice</u>	Janus Balanced Fund		54,492
<u>Guardian - The Guardian Choice</u>	LeggMason ClearBridge SmCapGrw		9,141
<u>Guardian - The Guardian Choice</u>	Lord Abbett Short Duration Inc		12,482
<u>Guardian - The Guardian Choice</u>	MFS Value Fund		17,596
<u>Guardian - The Guardian Choice</u>	Oppenheimer Internationl Grwth		762
<u>Guardian - The Guardian Choice</u>	Stadion Balanced Fund		116,275
<u>Guardian - The Guardian Choice</u>	Stadion Capital Preservation		101,965
<u>Guardian - The Guardian Choice</u>	Stadion Conservative Fund		194,667
<u>Guardian - The Guardian Choice</u>	Stadion Growth Fund		844,604
<u>Guardian - The Guardian Choice</u>	Stadion Maximum Growth Fund		236,960
<u>Guardian - The Guardian Choice</u>	Stadion Moderate Growth Fund		1,434,077
<u>Guardian - The Guardian Choice</u>	T. Rowe Price Equity Income		0
<u>Guardian - The Guardian Choice</u>	Vanguard 500 Index Fund		300,675
<u>Guardian - The Guardian Choice</u>	Vanguard Mid Cap Index Fund		82,386
<u>Guardian - The Guardian Choice</u>	Vanguard Small Cap Index Fund		55,356
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt Inc		54,418
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2015		63,337
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2020		8,226
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2025		1,955
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2030		55,378
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2035		6,031
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2040		354
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2045		3,708
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2050		4,620
<u>Guardian - The Guardian Choice</u>	Vanguard Target Retiremnt 2055		14,578
<u>Guardian - The Guardian Choice</u>	Vanguard Total Intl Stock Index		77,173
<u>Guardian - The Guardian Choice</u>	Vanguard Total Bond Mrkt Index		94,253
<u>Guardian - The Guardian Choice</u>	WellsFargo Spec SmallCap Value		275
<u>Guardian - The Guardian Choice</u>	Western Asset Core Plus Bond		17,688
Participant Loans	4.25% - 5.25% interest		208,500

Total Plan Assets:	
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4,525,588