Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2015

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/1977

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)
PETERSON HOLDING CO.

955 MARINA BLVD.
SAN LEANDRO, CA 94577-3440

2b Employer Identification Number (EIN) 94-2420293

2c Plan Sponsor's telephone number 510-357-6200

2d Business code (see instructions) 423800

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2016	ELIZABETH HAISLEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Preparer's telephone number

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4c**	PN

5	Total number of participants at the beginning of the plan year	**5**	1390
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)**	1072
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1132
b	Retired or separated participants receiving benefits	**6b**	41
c	Other retired or separated participants entitled to future benefits	**6c**	297
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1470
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	1471
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1202
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	55
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:
2A 2E 2J 2K 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)		**9b** Plan benefit arrangement (check all that apply)	
(1) [ ]	Insurance	**(1)** [ ]	Insurance
(2) [ ]	Code section 412(e)(3) insurance contracts	**(2)** [ ]	Code section 412(e)(3) insurance contracts
(3) [X]	Trust	**(3)** [X]	Trust
(4) [ ]	General assets of the sponsor	**(4)** [ ]	General assets of the sponsor

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

a Pension Schedules

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

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

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

b General Schedules

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

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
PETERSON HOLDING CO.

D Employer Identification Number (EIN)
94-2420293

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

WILMINGTON TRUST COMPANY

51-0099033

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

MATRIX TRUST COMPANY

75-3182674

(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)

RBC WEALTH MANAGEMENT

41-1416330

(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?
33 50	NONE	232405	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MILLIMAN

91-0675641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 17 38 50 64	NONE	44936	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MATRIX TRUST COMPANY

75-3182674

(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?
19 21 25 50	NONE	35247	Yes [ ] No [X]	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)

ARMANINO LLP

94-6214841

(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?
10 50	NONE	13353	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WILMINGTON TRUST COMPANY

51-0099033

(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?
19 21 25 50	NONE	11806	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2015

This Form is Open to Public Inspection

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

A Name of plan
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
PETERSON HOLDING CO.

D Employer Identification Number (EIN)
94-2420293

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	144033	28483
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	93042	3367
(2) Participant contributions	1b(2)	998	25
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3009099	2124734
(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)	15241262	17018181
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	8298569	9721105
(B) Common	1c(4)(B)	109224992	98340205
(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)	710334	843341
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	136722329	128079441
	Liabilities			
g	Benefit claims payable	1g	140792	
h	Operating payables	1h	400	
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	2841	
k	Total liabilities (add all amounts in lines 1g through1j)	1k	144033	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	136578296	128079441

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)	1122045	
	(B) Participants	2a(1)(B)	4693967	
	(C) Others (including rollovers)	2a(1)(C)	360095	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		6176107
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	233	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)	1120361	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	40856	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		1161450
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	566631	
	(B) Common stock	2b(2)(B)	3883173	
	(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)		4449804
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	10592140	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	10793490	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-201350
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	-12422449	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-12422449

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		-836438
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7289187	
(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)		7289187
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)	105343	
(2) Contract administrator fees	2i(2)	267887	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		373230
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		7662417
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-8498855
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: ARMANINO LLP (2) EIN: 94-6214841

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

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

Part IV Compliance Questions

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

During the plan year:

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

		Yes	No	N/A	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X		
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X		
e	Was this plan covered by a fidelity bond?	4e	X			1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X		
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X		
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X		
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X			
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X		
l	Has the plan failed to provide any benefit when due under the plan?	4l		X		
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X		
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n				
o	Did the plan trust incur unrelated business taxable income?	4o				
p	Were in-service distributions made during the plan year?	4p				

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

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

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

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

Part V Trust Information

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2015

This Form is Open to Public Inspection.

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

A Name of plan
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
PETERSON HOLDING CO.

D Employer Identification Number (EIN)
94-2420293

Part I Distributions

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

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

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

EIN(s): 27-1228437 75-3182674

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

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

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

Peterson Holding Company
Incentive Retirement Plan

Financial Statements
And Supplemental Schedule

As of December 31, 2015 and 2014
And for the Year Ended December 31, 2015

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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Peterson Holding Company Incentive Retirement Plan
San Leandro, California

Report on the Financial Statements

We have audited the accompanying financial statements of the Peterson Holding Company Incentive Retirement Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2015 and 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2015, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on 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 Matrix Trust Company, the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. 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, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

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

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

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

Armanino LLP

Armanino[LLP]
San Ramon, California

October 13, 2016

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Statements of Net Assets Available for Benefits
December 31, 2015 and 2014

ASSETS

	2015	2014
Cash	$ 28,483	$ 144,033
Investments, at fair value		
Common stock	96,748,886	105,842,693
Preferred stock	9,721,105	8,298,569
Corporate bonds	17,018,181	14,952,942
Closed end mutual funds	1,591,319	3,128,595
Interest bearing cash	1,895,964	2,969,996
Total investments, at fair value	126,975,455	135,192,795
Receivables		
Dividends and interest	228,770	542,024
Employer contributions	3,367	93,042
Employee contributions	25	998
Notes receivable from participants	843,341	710,334
Total receivables	1,075,503	1,346,398
Total assets	128,079,441	136,683,226
Liabilities		
Miscellaneous payable	-	3,241
Net assets available for benefits	$ 128,079,441	$ 136,679,985

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

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2015

Additions to net assets attributed to	
Contributions	
Participant contributions	$ 4,733,070
Employer contributions	1,122,045
Participant rollover contributions	360,095
Total contributions	6,215,210
Investment income	
Dividends	4,449,804
Interest	1,161,217
Other income	233
Total investment income	5,611,254
Total additions	11,826,464
Deductions from net assets attributed to	
Net depreciation in fair value of assets	12,422,449
Net loss on sale of assets	201,350
Benefits paid to participants	7,429,979
Administrative fees and expenses	373,230
Total deductions	20,427,008
Decrease in net assets available for benefits	(8,600,544)
Net assets available for benefits, beginning of year	136,679,985
Net assets available for benefits, end of year	$ 128,079,441

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

1. Description of the Plan

The following description of the Peterson Holding Company Incentive Retirement Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

General

The Plan, a defined contribution plan sponsored by Peterson Holding Company and Affiliates (the "Company" or "Employer"), qualified under Section 401 of the Internal Revenue Code (the "Code"), was established effective July 1, 1977. The Plan is designed to provide benefits to certain employees of the Company in the event of retirement, disability, and death. Company contributions are made in the form of matching and discretionary contributions and are determined annually by the Board of Directors. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Plan administration

The Company's Incentive Retirement Plan Administrative Committee (the "Committee") is the trustee and is responsible for making investment decisions. Under the authority of the Committee, investments may be made in, but are not limited to, common stocks, corporate and government obligations, closed end mutual funds, commercial paper, and real and personal property.

In April 2015, Wilmington Trust Company merged with Matrix Trust Company ("Matrix"), a subsidiary of Broadridge Financial Solutions, Inc. Matrix is the custodian for the Plan. RBC Wealth Management, a division of RBC Capital Markets, acts as the securities advisor to the Plan. As part of its custodial services to the Plan, Matrix unitizes the assets of the Plan such that each participant's account consists of a specified number of units in the Plan's investment portfolio. Matrix computes the daily price of a unit based upon the end-of-day market prices of each investment in the Plan's portfolio. The value of each participant's account is computed each day and each participant transaction is based upon the daily price of a unit in the Plan.

Eligibility

New employees, except for those whose terms of employment are under a collective bargaining agreement, are automatically enrolled in the 401(k) portion of the Plan at the rate of 2.5% of eligible compensation as defined by the Plan, unless the employee elects a different rate, including zero.

1. Description of the Plan (continued)

Participant contributions

Maximum allowed deferral amounts were $18,000 and $17,500 for 2015 and 2014, respectively. Participants over the age of 50 could also contribute an additional $6,000 and $5,500 to the Plan for 2015 and 2014, respectively.

Participants are allowed to make rollover contributions from other qualified employer-sponsored retirement plans with the approval of the Employer.

Employer contributions

Employer matching contributions are discretionary. The Company elected to make a discretionary employer matching contribution in the amount of $1,122,045 for the year ended December 31, 2015.

The Company may elect to make a discretionary profit sharing contribution to the Plan. Employees must complete one year of service with the Company in order to be eligible to receive the profit sharing contribution. The Company did not elect to make a discretionary profit sharing contribution in 2015.

Participant accounts

Individual accounts are maintained for each Plan participant. Each participant's account consists of units in the Plan's investment portfolio with the units being priced each day based upon the end-of-day market price of each investment. Additional units are purchased with the participant's contributions, the Company's matching contribution and the allocation of any Company discretionary profit sharing contributions. Units are sold to pay each participant's share of administrative expenses that are charged to the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Investments

The Plan investments are not participant-directed; therefore, all contributions are included under one uniform investment policy. The investment objective is to diversify long-term investments so as to maximize returns with minimum risk of significant losses. The asset allocation policy includes utilizing the following combination of securities: common stocks, preferred stocks, corporate bonds, government bonds, commercial property, real and personal property, and closed end mutual funds.

1. Description of the Plan (continued)

Vesting

Balances arising from participants' contributions, rollovers and earnings thereon are vested immediately. Employees vest in the Company contributions at ten percent for each of the first two years and twenty percent for each of the next four years. Company contributions become fully vested after six years of service as defined, or upon death, disability or normal retirement at age 62.

Forfeitures

At the Plan's discretion, forfeited balances may be used to either reduce administrative expenses or reduce future Company contributions. Forfeited non-vested accounts at December 31, 2015 and 2014 totaled $60,783 and $1,135, respectively. Forfeitures were used to reduce Company contributions to the Plan during the year ended December 31, 2015. Forfeitures were not used to reduce Company contributions to the Plan during the year ended December 31, 2014. Forfeitures totaling $59,648 occurred during the year ended December 31, 2015. The outstanding forfeitures at December 31, 2015 were used to reduce future Company contributions for the year ended December 31, 2015.

Payment of benefits

On termination of service, death, disability, retirement or any date following the attainment of age 59 ½, the Plan provides that a participant receive vested benefits in the form of a lump sum payment, installment payments, or a combination thereof. If a participant's account balance is less than or equal to $1,000, the participant has the option to roll over the balance to another qualified plan or receive payment in a lump sum, within a reasonable time in accordance with the provisions of the plan. If the account balance is over $1,000, the participant must consent to either a distribution paid in the form of a lump-sum payment, a direct rollover into another qualified plan, installment payments over a period not longer than life expectancy or postpone payment to a later date and remain in the Plan as described in the Plan document.

For the years ended December 31, 2015 and 2014, amounts allocated to accounts of participants who have elected to withdraw from the Plan, but have not been paid, were $- and $140,792, respectively. See Note 8 for reconciliation to Form 5500.

1. Description of the Plan (continued)

Notes receivable from participants

Participants may borrow from their vested accounts a minimum of $1,000 up to a maximum amount that equals the lesser of $50,000 or 50% of the value of their vested account balance. All loans must be repaid within 5 years. The loans are secured by the remaining vested balance in the participant's account and bear an interest rate that is equal to the prime rate at the time the loan is taken plus 2%. Principal and interest are paid ratably through semi-monthly payroll deductions. Loans outstanding during 2015 and 2014, bear interest at rates of 5.25%.

2. Summary of Significant Accounting Policies

Basis of accounting

The accompanying financial statements have been prepared on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 7 for discussion of fair value measurements.

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

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Benefits

Benefits are recorded when paid.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

2. Summary of Significant Accounting Policies (continued)

Risks and uncertainties

The Plan invests in various securities including common stocks, preferred stocks, corporate bonds, government bonds, commercial property, real and personal property, and closed end mutual funds. Investment securities, in general, are exposed to various risks, such as interest rates, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statement of changes in net assets available for benefits.

Administrative expenses

Most administrative expenses are paid by the Plan.

Subsequent events

The Plan administrator has evaluated subsequent events through October 13, 2016, the date the financial statements were available to be issued. During the period from January 1, 2016 through October 13, 2016, the Plan did not have any material recognizable subsequent events.

3. Information Prepared and Certified by Custodian

In accordance with Section 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the custodian certified information regarding the cost and fair value of all investments at December 31, 2015, and custodian investment transactions entered into during the year ended December 31, 2015, which was used in the preparation of the accompanying financial statements and supplemental schedule.

4. Income Tax Status

The Plan has been qualified and is exempt from income taxes; therefore, no provision for income tax has been included in the Plan's financial statements. The Internal Revenue Service has determined and informed the Company by letter dated August 12, 2010, that the Plan is designed in accordance with applicable sections of the Code. The Company is not aware of any events which would cause the Plan to become disqualified in operation and believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code.

4. Income Tax Status (continued)

Accounting principles generally accepted in the United States of America require the Plan's management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon an examination by the Internal Revenue Service. No uncertain positions have been identified that would require the recognition of a tax liability (or asset) or disclosure in the financial statements as of December 31, 2015 and 2014. The Plan is subject to routine audits by applicable taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

5. Plan Termination

While the Company has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of Plan termination or complete discontinuance of Company contributions, the individual accounts of all participants, after payment of any applicable expenses, would become fully vested and non-forfeitable.

6. Party-in-Interest Transactions

The Plan has among its investments certain funds managed by RBC. RBC is a securities advisor as defined by the Plan and, therefore, these transactions qualify as exempt party-in-interest transactions.

7. Fair Value Measurements

The Plan's valuation methodologies were applied to all of its investments carried at fair value. Fair value is based upon quoted market prices, where available. If listed prices or quotes are not available, fair value is based upon models that primarily use, as inputs, market-based or independently sourced market parameters, including yield curves, interest rates, volatilities, equity or debt prices, foreign exchange rates and credit curves.

The Plan defines fair value as the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Generally Accepted Accounting Principles 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 measurements involving significant unobservable inputs (Level 3 measurements). The three levels of fair value hierarchy are as follows:

7. Fair Value Measurements (continued)

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Company has the ability to access at the measurement date.

- Level 2 inputs are inputs other than Level 1 either directly or indirectly, such as quoted prices in active markets for similar assets or liabilities, quoted prices for identical or similar assets or liabilities in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

- Level 3 inputs are unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level 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.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes to the methodologies used at December 31, 2015 and 2014.

Cash and cash management funds are valued at the closing price or the amount held on deposit by the custodian bank where quoted prices are available in an active market and are classified as Level 1.

Common stocks, closed end mutual funds, preferred stocks, and corporate bonds are valued at the closing price reported on the major market on which the individual securities are traded. All common stocks, closed end mutual funds, preferred stocks, and corporate bonds are classified within Level 1 of the valuation hierarchy.

Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2015:

	Level 1	Level 2	Level 3	Total
Interest bearing cash	$ 1,895,964	$ -	$ -	$ 1,895,964
Equities				
Common stock	96,748,886	-	-	96,748,886
Preferred stock	9,721,105	-	-	9,721,105
Fixed income				
Corporate bonds	17,018,181	-	-	17,018,181
Closed end mutual funds	1,591,319	-	-	1,591,319
Total	$126,975,455	$ -	$ -	$126,975,455

7. Fair Value Measurements (continued)

Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2014:

	Level 1	Level 2	Level 3	Total
Interest bearing cash	$ 2,969,996	$ -	$ -	$ 2,969,996
Equities				
Common stock	105,842,693	-	-	105,842,693
Preferred stock	8,298,569	-	-	8,298,569
Fixed income				
Corporate bonds	14,952,942	-	-	14,952,942
Closed end mutual funds	3,128,595	-	-	3,128,595
Total	$135,192,795	$ -	$ -	$135,192,795

8. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2015 and 2014 to Form 5500:

	2015	2014
Net assets available for benefits per the financial statements	$128,079,441	$136,679,985
Payment of benefits recorded in Form 5500 in the current year	-	(140,792)
Other reconciling items included in Form 5500 in current year	-	39,103
Net assets available for benefits per Form 5500	$128,079,441	$136,578,296

8. Reconciliation of Financial Statements to Form 5500 (continued)

The following is a reconciliation of the increase in net assets per the financial statements for the years ended December 31, 2015 and 2014 to Form 5500:

	2015	2014
Increase (decrease) in net assets per financial statements	$(8,600,544)	$14,887,843
Payment of benefits recorded in Form 5500 in the current year	-	(140,792)
Interest and dividends accrual reversal from prior year	-	247,079
Payment of benefits recorded reversal from prior year	140,792	339,550
Other reconciling items reversal from prior year	(39,103)	-
Other reconciling items included in Form 5500 in current year	-	39,103
Increase (decrease) in net assets per the Form 5500	$(8,498,855)	$15,372,783

SUPPLEMENTAL SCHEDULE

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 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
*	RBC Prime Money Market Select Class	Money Market Mutual Fund	$ 1,895,964	$ 1,895,964
		Total Interest Bearing Cash	1,895,964	1,895,964
	Closed End Funds			
	Blackrock Core Bd Trust	Closed End Mutual Fund	953,712	913,251
	Duff & Phelps Util Cp Bd	Closed End Mutual Fund	723,813	678,068
		Total Closed End Mutual Funds	1,677,525	1,591,319
	Corporate Bonds			
	Puget Sound Energy Inc	Corporate Bonds, 6.740%, Due 06-15-18	229,818	220,121
	Missouri Pac Rr	Corporate Bonds, 4.750%, Due 01-01-20	87,936	87,493
	Oneok Inc	Corporate Bonds, 4.250%, Due 02-01-22	983,208	809,030
	Centurylink Inc	Corporate Bonds, 5.800%, Due 03-15-22	534,493	455,144
	Chesapeake Energy Corp	Corporate Bonds, 4.875%, Due 04-15-22	95,964	27,600
	Olin Corp	Corporate Bonds, 5.500%, Due 08-15-22	291,609	293,094
	RR Donnelley & Sons Co	Corporate Bonds, 6.500%, Due 11-15-23	525,543	459,072
	Qwest Corporation	Corporate Bonds, 7.250%, Due 09-15-25	346,266	326,541
	Frontier Communications	Corporate Bonds, 7.000%, Due 11-01-25	482,276	388,545
	Ford Motor Company	Corporate Bonds, 7.125%, Due 11-15-25	697,587	675,117
	Ford Motor Company	Corporate Bonds, 7.500%, Due 08-01-26	943,107	886,066
	Ford Motor Company	Corporate Bonds, 6.625%, Due 02-15-28	590,415	561,722
	Madison Gas & Electric C	Corporate Bonds, 7.700%, Due 02-15-28	6,039	6,017
	Ford Motor Company	Corporate Bonds, 6.625%, Due 10-01-28	895,870	866,225
	Ford Motor Company	Corporate Bonds, 6.375%, Due 02-01-29	894,923	840,060
	Puget Sound Energy Inc	Corporate Bonds, 7.000%, Due 03-09-29	258,587	249,323
	AT&T Corp	Corporate Bonds, 6.500%, Due 03-15-29	356,462	332,278
	RR Donnelley & Sons	Corporate Bonds, 6.625%, Due 04-15-29	474,818	407,697
	Ford Motor Company	Corporate Bonds, 7.450%, Due 07-16-31	672,988	612,107
	Citizens Communications Co	Corporate Bonds, 9.000%, Due 08-15-31	1,085,270	842,740
	Ford Motor Company	Corporate Bonds, 8.900%, Due 01-15-32	709,990	624,653
	US West Communications	Corporate Bonds, 6.875%, Due 09-15-33	255,089	243,293
	Frontier Communications	Corporate Bonds, 7.450%, Due 07-01-35	447,472	355,492
	US Steel Corp	Corporate Bonds, 6.650%, Due 06-01-37	697,297	319,757
	Transocean Inc	Corporate Bonds, 6.800%, Due 03-15-38	491,958	397,921
	Centurytel Inc	Corporate Bonds, 7.600%, Due 09-15-39	979,467	750,640
	Newmont Mining Corp	Corporate Bonds, 6.250%, Due 10-01-39	1,008,655	810,124
	Centurylink Inc	Corporate Bonds, 7.650%, Due 03-15-42	991,996	754,468
	Wachovia Cap Trust III	Corporate Bonds, 5.800%, Due 03-15-42	493,090	491,921
	Qwest Corp	Corporate Bonds, 7.125%, Due 11-15-43	299,024	295,778
	Ford Motor Company	Corporate Bonds, 7.400%, Due 11-01-46	719,769	607,705
	Bank Of America Corp	Corporate Bonds, 6.100%, Due 12-31-49	524,543	514,742
	Wells Fargo & Company	Corporate Bonds, 5.875%, Due 12-31-49	544,431	536,296
	Citigroup Inc	Corporate Bonds, 6.300%, Due 12-31-99	524,543	497,689
	JPMorgan Chase & Co	Corporate Bonds, 5.150%, Due 04-23-99	500,926	471,710
		Total Corporate Bonds	19,641,429	17,018,181
	Common Stocks			
	3m Co.	Common Stock	1,143,779	1,048,557
	Abbott Laboratories	Common Stock	962,493	960,141
	Agree Realty Corp	Common Stock	958,376	1,047,771
	Alcoa Inc	Common Stock	495,827	521,153
	Allergan plc	Common Stock	654,061	683,638
	Allstate Corp	Common Stock	1,327,253	1,173,084
	Alphabet Inc Cl C	Common Stock	561,050	679,156
	Ameren Corp	Common Stock	1,146,772	1,074,679
	American Electric Power Co	Common Stock	1,207,579	1,158,854
	Amerigas Partners-LP	Common Stock	1,000,668	715,628
	Anadarko Pete Corp.	Common Stock	984,439	579,686
	Apple Inc	Common Stock	1,097,600	1,046,688
	Astrazeneca Plc Sponsored Adr	Common Stock	1,189,739	1,147,816
	At&t Inc	Common Stock	1,035,441	1,060,718
		Forward	13,765,077	12,897,569

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 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
		Forward	$ 13,765,077	$ 12,897,569
	Common Stocks (continued)			
	Avangrid Inc	Common Stock	672,320	878,239
	Bce Inc Com	Common Stock	1,140,060	960,077
	Biogen Inc	Common Stock	675,354	487,407
	Boston Properties Inc.	Common Stock	616,165	570,706
	Bristol-Myers Squibb Co	Common Stock	1,203,318	1,402,274
	Calumet Specialty Products LP	Common Stock	471,239	336,569
	Caterpillar Inc	Common Stock	910,159	675,783
	Celgene Corp	Common Stock	956,592	1,024,151
	Centerpoint Energy Inc	Common Stock	1,188,218	931,100
	Chevron Corp	Common Stock	1,015,104	814,038
	Cisco Systems Inc	Common Stock	1,230,815	1,201,610
	Citigroup Inc	Common Stock	1,129,927	1,080,646
	Coca-Cola Company	Common Stock	1,133,537	1,153,405
	Colgate-Palmolive	Common Stock	1,066,421	1,026,810
	Communications Sales & Leasing Inc	Common Stock	759,505	349,398
	Conocophillips	Common Stock	892,737	603,561
	Consolidated Edison	Common Stock	984,588	958,635
	Costco Wholesale Corp-New	Common Stock	1,127,630	1,284,743
	Csx Corp	Common Stock	1,260,927	903,148
	Devon Energy Corp New	Common Stock	494,206	416,845
	Disney Walt Co	Common Stock	796,118	888,163
	Dnp Select Income Fund Inc	Common Stock	798,052	677,135
	Dow Chemical Corp	Common Stock	952,430	1,075,008
	Dte Energy Co	Common Stock	1,116,503	1,036,614
	Duke Energy Corp	Common Stock	630,531	567,912
	E I Du Pont De Nemours & Co	Common Stock	1,078,999	993,389
	Eaton Corp PLC	Common Stock	858,244	657,196
	Eli Lilly & Company	Common Stock	1,097,640	1,340,587
	Emc Corp(mass)com	Common Stock	1,100,146	995,894
	Emerson Electric Co	Common Stock	1,134,709	903,665
	Enbridge Energy Partners LP	Common Stock	1,210,114	699,683
	Energy Transfer Partners	Common Stock	1,150,501	597,022
	Enterprise Products Pptns LP	Common Stock	1,041,596	737,653
	Exelon Corp	Common Stock	627,411	510,859
	Exxon-Mobil Corporation	Common Stock	1,057,203	891,390
	Freeport-Mcmoran Inc	Common Stock	1,054,517	316,403
	General Electric Co	Common Stock	1,256,403	1,548,752
	General Motors Co	Common Stock	1,024,060	997,659
	Glaxosmithkline Plc Ads	Common Stock	984,224	922,837
	Hawaiian Electric Industries	Common Stock	1,098,634	949,984
	Honeywell International	Common Stock	1,142,626	1,184,365
	Intel Corporation	Common Stock	1,243,694	1,219,531
	Johnson & Johnson	Common Stock	1,195,800	1,174,645
	JPMorgan Chase & Co	Common Stock	1,182,341	1,247,523
	Kimco Realty Corp	Common Stock	924,955	973,521
	Kinder Morgan Inc	Common Stock	1,132,114	397,610
	Lyondellbasell Indus A	Common Stock	831,992	881,401
	Magellan Midstream Partners	Common Stock	1,150,740	945,539
	Marathon Petroleum Corp	Common Stock	897,530	1,030,976
	Merck & Company Inc	Common Stock	1,016,478	945,420
	Metlife Inc	Common Stock	961,840	862,906
	Microchip Technology	Common Stock	490,830	541,459
	Microsoft Corporation	Common Stock	1,247,105	1,489,546
	Newmont Mining Corp	Common Stock	865,613	794,269
		Forward	67,045,592	60,953,230

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
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EIN: 94-2420293; Plan 001
December 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
		Forward	$ 67,045,592	$ 60,953,230
	Common Stocks (continued)			
	Nextera Energy Inc	Common Stock	891,789	940,089
	Nike Inc.	Common Stock	644,281	621,489
	Norfolk Southern Co.	Common Stock	1,209,837	933,675
	Old Republic International Corp.	Common Stock	1,192,922	1,519,066
	Palo Alto Networks Inc	Common Stock	491,729	507,937
	Pepco Holdings (acquired 03/24/16)	Common Stock	996,169	962,137
	Pepsico Inc	Common Stock	1,081,332	1,142,626
	Pfizer Incorporated	Common Stock	1,006,688	1,043,207
	Phillips 66	Common Stock	1,012,421	1,155,036
	Plains All American Pipeline LP	Common Stock	1,005,325	452,514
	Pnc Financial Svc Group	Common Stock	970,678	1,014,089
	Procter & Gamble Co	Common Stock	1,014,477	884,396
	Realty Income Corp	Common Stock	920,375	995,996
	RMR Group Inc	Common Stock	12,734	13,183
	Royal Dutch Shell PLC - ADR A	Common Stock	285,566	200,344
	Royal Dutch Shell PLC - ADR B	Common Stock	691,693	457,814
	Rr Donnelley & Sons Co	Common Stock	1,127,966	988,019
	Schlumberger Ltd	Common Stock	934,233	762,940
	Select Income Reit	Common Stock	982,550	1,024,851
	Servicenow Inc	Common Stock	190,791	232,399
	Southern Company	Common Stock	982,206	939,849
	StatoilHydro Asa-Spon Adr	Common Stock	907,865	694,079
	Suncor Energy Inc	Common Stock	834,279	677,294
	Targa Resources Partners LP (trgp	Common Stock	714,166	246,557
	Texas Instruments Inc	Common Stock	925,066	948,337
	Time Warner Inc	Common Stock	900,031	681,652
	Total Fina Elf Sa Adr	Common Stock	666,085	558,719
	Travelers Cos Inc	Common Stock	1,052,554	1,122,261
	Union Pacific Corp.	Common Stock	1,089,840	715,399
	United Parcel Service	Common Stock	1,160,728	1,004,739
	United Technologies Corp.	Common Stock	1,143,540	955,304
	US Bancorp - Del	Common Stock	1,112,968	1,056,515
	Valero Energy Corp New	Common Stock	836,773	1,195,318
	Verizon Communications	Common Stock	1,023,379	1,011,128
	Vodafone Group PLC ADR	Common Stock	679,561	641,576
	Wal-Mart Stores Inc	Common Stock	1,152,868	822,902
	Waste Management Inc	Common Stock	1,255,381	1,305,527
	Wells Fargo & Co New	Common Stock	1,090,242	1,081,093
	Welltower Inc	Common Stock	870,373	879,422
	Westar Energy Inc.	Common Stock	1,230,251	1,265,153
	Williams Co.	Common Stock	670,314	383,335
	Williams Partners LP	Common Stock	883,295	507,900
	Xcel Energy Inc	Common Stock	1,250,138	1,249,790
		Total Common Stock	106,141,051	96,748,886
	Preferred Stock			
	Bank Of America Corp, 6.204%	Preferred Stock	499,578	513,698
	Bank Of America Corp, 6.625%	Preferred Stock	508,468	531,796
	Capital One Financial Corp, Ser B 6.000%	Preferred Stock	485,199	515,289
	Citigroup Inc., 5.8%	Preferred Stock	485,259	516,085
	Citigroup Inc., 6.875%	Preferred Stock	1,043,267	1,092,667
	Hanover Insurance Group	Preferred Stock	497,192	506,539
	JPMorgan Chase & Co	Preferred Stock	525,432	546,513
	Jpmorgan Chase & Co., 5.5%	Preferred Stock	478,298	503,695
	JPMorgan Chase & Co., 6.3%	Preferred Stock	516,973	522,250
	Morgan Stanley, 6.625%	Preferred Stock	507,275	535,972
	Qwest Corp, 6.125 6/1/2053	Preferred Stock	862,727	889,217
	Qwest Corp Pfd Ser A	Preferred Stock	535,376	510,317
	Royal Bank Of Canada, 5.5%	Preferred Stock	491,599	504,747
	SCE Trust II, 5.1%	Preferred Stock	452,245	488,441
	US Cellular Corp, 7.25 12/1/2063	Preferred Stock	514,362	509,920
	Wells Fargo & Company, 5.125	Preferred Stock	458,212	502,163
	Wells Fargo & Company Pfd	Preferred Stock	504,749	531,796
		Total Preferred Stock	9,366,211	9,721,105
	Notes receivable from participants	Participant Loans, Interest Rate - 5.25%	843,341	843,341
		Grand Total	$ 139,565,521	$ 127,818,796

* Indicates a party-in-interest

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2015

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*	RBC Prime Money Market Select Class	Money Market Mutual Fund	$ 1,895,964	$ 1,895,964
		Total Interest Bearing Cash	1,895,964	1,895,964
	Closed End Funds			
	Blackrock Core Bd Trust	Closed End Mutual Fund	953,712	913,251
	Duff & Phelps Util Cp Bd	Closed End Mutual Fund	723,813	678,068
		Total Closed End Mutual Funds	1,677,525	1,591,319
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	Olin Corp	Corporate Bonds, 5.500%, Due 08-15-22	291,609	293,094
	RR Donnelley & Sons Co	Corporate Bonds, 6.500%, Due 11-15-23	525,543	459,072
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	Ford Motor Company	Corporate Bonds, 7.500%, Due 08-01-26	943,107	886,066
	Ford Motor Company	Corporate Bonds, 6.625%, Due 02-15-28	590,415	561,722
	Madison Gas & Electric C	Corporate Bonds, 7.700%, Due 02-15-28	6,039	6,017
	Ford Motor Company	Corporate Bonds, 6.625%, Due 10-01-28	895,870	866,225
	Ford Motor Company	Corporate Bonds, 6.375%, Due 02-01-29	894,923	840,060
	Puget Sound Energy Inc	Corporate Bonds, 7.000%, Due 03-09-29	258,587	249,323
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	Centurytel Inc	Corporate Bonds, 7.600%, Due 09-15-39	979,467	750,640
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	Centurylink Inc	Corporate Bonds, 7.650%, Due 03-15-42	991,996	754,468
	Wachovia Cap Trust III	Corporate Bonds, 5.800%, Due 03-15-42	493,090	491,921
	Qwest Corp	Corporate Bonds, 7.125%, Due 11-15-43	299,024	295,778
	Ford Motor Company	Corporate Bonds, 7.400%, Due 11-01-46	719,769	607,705
	Bank Of America Corp	Corporate Bonds, 6.100%, Due 12-31-49	524,543	514,742
	Wells Fargo & Company	Corporate Bonds, 5.875%, Due 12-31-49	544,431	536,296
	Citigroup Inc	Corporate Bonds, 6.300%, Due 12-31-99	524,543	497,689
	JPMorgan Chase & Co	Corporate Bonds, 5.150%, Due 04-23-99	500,926	471,710
		Total Corporate Bonds	19,641,429	17,018,181
	Common Stocks			
	3m Co.	Common Stock	1,143,779	1,048,557
	Abbott Laboratories	Common Stock	962,493	960,141
	Agree Realty Corp	Common Stock	958,376	1,047,771
	Alcoa Inc	Common Stock	495,827	521,153
	Allergan plc	Common Stock	654,061	683,638
	Allstate Corp	Common Stock	1,327,253	1,173,084
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	Ameren Corp	Common Stock	1,146,772	1,074,679
	American Electric Power Co	Common Stock	1,207,579	1,158,854
	Amerigas Partners-LP	Common Stock	1,000,668	715,628
	Anadarko Pete Corp.	Common Stock	984,439	579,686
	Apple Inc	Common Stock	1,097,600	1,046,688
	Astrazeneca Plc Sponsored Adr	Common Stock	1,189,739	1,147,816
	At&t Inc	Common Stock	1,035,441	1,060,718
		Forward	13,765,077	12,897,569

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EIN: 94-2420293; Plan 001
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		Forward	$ 13,765,077	$ 12,897,569
	Common Stocks (continued)			
	Avangrid Inc	Common Stock	672,320	878,239
	Bce Inc Com	Common Stock	1,140,060	960,077
	Biogen Inc	Common Stock	675,354	487,407
	Boston Properties Inc.	Common Stock	616,165	570,706
	Bristol-Myers Squibb Co	Common Stock	1,203,318	1,402,274
	Calumet Specialty Products LP	Common Stock	471,239	336,569
	Caterpillar Inc	Common Stock	910,159	675,783
	Celgene Corp	Common Stock	956,592	1,024,151
	Centerpoint Energy Inc	Common Stock	1,188,218	931,100
	Chevron Corp	Common Stock	1,015,104	814,038
	Cisco Systems Inc	Common Stock	1,230,815	1,201,610
	Citigroup Inc	Common Stock	1,129,927	1,080,646
	Coca-Cola Company	Common Stock	1,133,537	1,153,405
	Colgate-Palmolive	Common Stock	1,066,421	1,026,810
	Communications Sales & Leasing Inc	Common Stock	759,505	349,398
	Conocophillips	Common Stock	892,737	603,561
	Consolidated Edison	Common Stock	984,588	958,635
	Costco Wholesale Corp-New	Common Stock	1,127,630	1,284,743
	Csx Corp	Common Stock	1,260,927	903,148
	Devon Energy Corp New	Common Stock	494,206	416,845
	Disney Walt Co	Common Stock	796,118	888,163
	Dnp Select Income Fund Inc	Common Stock	798,052	677,135
	Dow Chemical Corp	Common Stock	952,430	1,075,008
	Dte Energy Co	Common Stock	1,116,503	1,036,614
	Duke Energy Corp	Common Stock	630,531	567,912
	E I Du Pont De Nemours & Co	Common Stock	1,078,999	993,389
	Eaton Corp PLC	Common Stock	858,244	657,196
	Eli Lilly & Company	Common Stock	1,097,640	1,340,587
	Emc Corp(mass)com	Common Stock	1,100,146	995,894
	Emerson Electric Co	Common Stock	1,134,709	903,665
	Enbridge Energy Partners LP	Common Stock	1,210,114	699,683
	Energy Transfer Partners	Common Stock	1,150,501	597,022
	Enterprise Products Pptns LP	Common Stock	1,041,596	737,653
	Exelon Corp	Common Stock	627,411	510,859
	Exxon-Mobil Corporation	Common Stock	1,057,203	891,390
	Freeport-Mcmoran Inc	Common Stock	1,054,517	316,403
	General Electric Co	Common Stock	1,256,403	1,548,752
	General Motors Co	Common Stock	1,024,060	997,659
	Glaxosmithkline Plc Ads	Common Stock	984,224	922,837
	Hawaiian Electric Industries	Common Stock	1,098,634	949,984
	Honeywell International	Common Stock	1,142,626	1,184,365
	Intel Corporation	Common Stock	1,243,694	1,219,531
	Johnson & Johnson	Common Stock	1,195,800	1,174,645
	JPMorgan Chase & Co	Common Stock	1,182,341	1,247,523
	Kimco Realty Corp	Common Stock	924,955	973,521
	Kinder Morgan Inc	Common Stock	1,132,114	397,610
	Lyondellbasell Indus A	Common Stock	831,992	881,401
	Magellan Midstream Partners	Common Stock	1,150,740	945,539
	Marathon Petroleum Corp	Common Stock	897,530	1,030,976
	Merck & Company Inc	Common Stock	1,016,478	945,420
	Metlife Inc	Common Stock	961,840	862,906
	Microchip Technology	Common Stock	490,830	541,459
	Microsoft Corporation	Common Stock	1,247,105	1,489,546
	Newmont Mining Corp	Common Stock	865,613	794,269
		Forward	67,045,592	60,953,230

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 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
		Forward	$ 67,045,592	$ 60,953,230
	Common Stocks (continued)			
	Nextera Energy Inc	Common Stock	891,789	940,089
	Nike Inc.	Common Stock	644,281	621,489
	Norfolk Southern Co.	Common Stock	1,209,837	933,675
	Old Republic International Corp.	Common Stock	1,192,922	1,519,066
	Palo Alto Networks Inc	Common Stock	491,729	507,937
	Pepco Holdings (acquired 03/24/16)	Common Stock	996,169	962,137
	Pepsico Inc	Common Stock	1,081,332	1,142,626
	Pfizer Incorporated	Common Stock	1,006,688	1,043,207
	Phillips 66	Common Stock	1,012,421	1,155,036
	Plains All American Pipeline LP	Common Stock	1,005,325	452,514
	Pnc Financial Svc Group	Common Stock	970,678	1,014,089
	Procter & Gamble Co	Common Stock	1,014,477	884,396
	Realty Income Corp	Common Stock	920,375	995,996
	RMR Group Inc	Common Stock	12,734	13,183
	Royal Dutch Shell PLC - ADR A	Common Stock	285,566	200,344
	Royal Dutch Shell PLC - ADR B	Common Stock	691,693	457,814
	Rr Donnelley & Sons Co	Common Stock	1,127,966	988,019
	Schlumberger Ltd	Common Stock	934,233	762,940
	Select Income Reit	Common Stock	982,550	1,024,851
	Servicenow Inc	Common Stock	190,791	232,399
	Southern Company	Common Stock	982,206	939,849
	StatoilHydro Asa-Spon Adr	Common Stock	907,865	694,079
	Suncor Energy Inc	Common Stock	834,279	677,294
	Targa Resources Partners LP (trgp	Common Stock	714,166	246,557
	Texas Instruments Inc	Common Stock	925,066	948,337
	Time Warner Inc	Common Stock	900,031	681,652
	Total Fina Elf Sa Adr	Common Stock	666,085	558,719
	Travelers Cos Inc	Common Stock	1,052,554	1,122,261
	Union Pacific Corp.	Common Stock	1,089,840	715,399
	United Parcel Service	Common Stock	1,160,728	1,004,739
	United Technologies Corp.	Common Stock	1,143,540	955,304
	US Bancorp - Del	Common Stock	1,112,968	1,056,515
	Valero Energy Corp New	Common Stock	836,773	1,195,318
	Verizon Communications	Common Stock	1,023,379	1,011,128
	Vodafone Group PLC ADR	Common Stock	679,561	641,576
	Wal-Mart Stores Inc	Common Stock	1,152,868	822,902
	Waste Management Inc	Common Stock	1,255,381	1,305,527
	Wells Fargo & Co New	Common Stock	1,090,242	1,081,093
	Welltower Inc	Common Stock	870,373	879,422
	Westar Energy Inc.	Common Stock	1,230,251	1,265,153
	Williams Co.	Common Stock	670,314	383,335
	Williams Partners LP	Common Stock	883,295	507,900
	Xcel Energy Inc	Common Stock	1,250,138	1,249,790
		Total Common Stock	106,141,051	96,748,886
	Preferred Stock			
	Bank Of America Corp, 6.204%	Preferred Stock	499,578	513,698
	Bank Of America Corp, 6.625%	Preferred Stock	508,468	531,796
	Capital One Financial Corp, Ser B 6.000%	Preferred Stock	485,199	515,289
	Citigroup Inc., 5.8%	Preferred Stock	485,259	516,085
	Citigroup Inc., 6.875%	Preferred Stock	1,043,267	1,092,667
	Hanover Insurance Group	Preferred Stock	497,192	506,539
	JPMorgan Chase & Co	Preferred Stock	525,432	546,513
	Jpmorgan Chase & Co., 5.5%	Preferred Stock	478,298	503,695
	JPMorgan Chase & Co., 6.3%	Preferred Stock	516,973	522,250
	Morgan Stanley, 6.625%	Preferred Stock	507,275	535,972
	Qwest Corp, 6.125 6/1/2053	Preferred Stock	862,727	889,217
	Qwest Corp Pfd Ser A	Preferred Stock	535,376	510,317
	Royal Bank Of Canada, 5.5%	Preferred Stock	491,599	504,747
	SCE Trust II, 5.1%	Preferred Stock	452,245	488,441
	US Cellular Corp, 7.25 12/1/2063	Preferred Stock	514,362	509,920
	Wells Fargo & Company, 5.125	Preferred Stock	458,212	502,163
	Wells Fargo & Company Pfd	Preferred Stock	504,749	531,796
		Total Preferred Stock	9,366,211	9,721,105
	Notes receivable from participants	Participant Loans, Interest Rate - 5.25%	843,341	843,341
		Grand Total	$ 139,565,521	$ 127,818,796

* Indicates a party-in-interest