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
WESTBURY JEEP CHRYSLER DODGE I 401(K) PROFIT SHARING PLAN & TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 09/01/1995

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)
WESTBURY JEEP CHRYSLER DODGE

111 BOND STREET
WESTBURY, NY 11590

2b Employer Identification Number (EIN)
11-2288005

2c Plan Sponsor's telephone number
516-348-0479

2d Business code (see instructions)
532100

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.	10/17/2016	GAYLE POST
	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**	443
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)**	369
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	479
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	2
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	481
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	481
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	82
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

a Pension Schedules

(1)	[ ]	**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)	[ ]	0	**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 WESTBURY JEEP CHRYSLER DODGE I 401(K) PROFIT SHARING PLAN & TRUST	**B** Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WESTBURY JEEP CHRYSLER DODGE	**D** Employer Identification Number (EIN) 11-2288005

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

MERRILL LYNCH, PIERCE, FENNER

4 WORLD FINANCIAL CENTER
250 VESEY STREET
NEW YORK, NY 10281

13-5674085

(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?
	BROKERAGE		Yes [X] No [ ]	Yes [ ] No [X]	309	Yes [ ] No [X]

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

(complete as many entries as needed)

a Name: JEFFREY FRIEDMAN, CPA

b EIN: 47-3290435

c Position: AUDIT FIRM

d Address: 333 JERICHO TURNPIKE
JERICHO, NY 11753

e Telephone: 518-938-0466

Explanation: PLAN SPONSOR WANTED TO USE DIFFERENT FIRM FOR 2015 AUDIT

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
WESTBURY JEEP CHRYSLER DODGE I 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WESTBURY JEEP CHRYSLER DODGE

D Employer Identification Number (EIN)
11-2288005

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	
(2) Participant contributions	1b(2)	0	
(3) Other	1b(3)	0	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	14032
(2) U.S. Government securities	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)	0	
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common	1c(4)(B)	0	
(5) Partnership/joint venture interests	1c(5)	0	
(6) Real estate (other than employer real property)	1c(6)	0	
(7) Loans (other than to participants)	1c(7)	0	
(8) Participant loans	1c(8)	149685	134745
(9) Value of interest in common/collective trusts	1c(9)	0	
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	0	
(12) Value of interest in 103-12 investment entities	1c(12)	0	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4956024	5068143
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	0	
	(2) Employer real property	1d(2)	0	
e	Buildings and other property used in plan operation	1e	0	
f	Total assets (add all amounts in lines 1a through 1e)	1f	5105709	5216920
	Liabilities			
g	Benefit claims payable	1g	0	
h	Operating payables	1h	0	
i	Acquisition indebtedness	1i	0	
j	Other liabilities	1j	0	
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	5105709	5216920

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)	0	
	(B) Participants	2a(1)(B)	687903	
	(C) Others (including rollovers)	2a(1)(C)	8973	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		696876
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
	(B) U.S. Government securities	2b(1)(B)	0	
	(C) Corporate debt instruments	2b(1)(C)	0	
	(D) Loans (other than to participants)	2b(1)(D)	0	
	(E) Participant loans	2b(1)(E)	6855	
	(F) Other	2b(1)(F)	0	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		6855
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
	(B) Common stock	2b(2)(B)	0	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	286752	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		286752
	(3) Rents	2b(3)		0
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
	(B) Other	2b(5)(B)	0	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-383059
c Other income	2c		34
d Total income. Add all **income** amounts in column (b) and enter total	2d		607458
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	410457	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		410457
f Corrective distributions (see instructions)	2f		63031
g Certain deemed distributions of participant loans (see instructions)	2g		20890
h Interest expense	2h		0
i Administrative expenses: **(1)** Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	1869	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		1869
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		496247
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		111211
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

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: FULLER LOWENBERG & CO. CPAS, P.C. **(2)** EIN: 20-0066099

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			6802
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X		

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

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

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

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

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

Part V Trust Information

6a Name of trust

6b Trust's EIN

6c Name of trustee or custodian

6d Trustee's or custodian's telephone number

WESTBURY JEEP CHRYSLER DODGE INC.
401(K) PROFIT SHARING PLAN

AUDIT OF
FINANCIAL STATEMENTS

FOR THE YEARS ENDED
DECEMBER 31, 2015 AND 2014



Fuller Lowenberg & Co., CPAs, P.C.

Westbury Jeep Chrysler Dodge Inc. 401(K) Profit Sharing Plan
Audit of Financial Statements
For the Years Ended December 31, 2015 and 2014

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*Schedules required by Form 5500 which are not applicable have not been included.

Fuller Lowenberg & Co., CPAs, P.C.

200 MOTOR PARKWAY, SUITE D-24 ◆ HAUPPAUGE, NY 11788
TEL. (631) 499-7900 ◆ FAX (631) 499-1597
E-MAIL: MAIL@FLCPAS.COM

INDEPENDENT AUDITORS' REPORT

October 5, 2016

To the Administrative Committee of the
Westbury Jeep Chrysler Dodge Inc. 401(K) Profit Sharing Plan
Westbury, New York

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Westbury Jeep Chrysler Dodge Inc 401(k) Profit Sharing 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 years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on 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 audit evidence to provide a basis for an audit opinion.

INDEPENDENT AUDITORS' REPORT

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 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 8 and the attached supplemental schedule, which was certified by Reliance Trust Company and Mid Atlantic Trust Company, the Trustees 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 Mid Atlantic Trust Company held the Plan's investment assets and executed investment transactions from December 10, 2015 to December 31, 2015, and that Reliance Trust Company held the Plan's investment assets and executed investment transactions as of December 31, 2014, and for the period January 1, 2015 to December 31, 2015. The plan administrator has obtained certifications from the trustees as of and for the years ended December 31, 2015 and 2014, that the information provided to the plan administrator by the trustees 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 H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year) and Schedule H, Part IV, Line 4(a) - Schedule of Delinquent Participant Contributions are 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 are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis of Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

INDEPENDENT AUDITORS' REPORT

Other Matter - 2014 Financial Statements

The financial statements of the Plan as of December 31, 2014, were audited by predecessor auditors. 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 (ERISA), the plan administrator instructed the predecessor auditors not to perform, and they did not perform, any auditing procedures with respect to the information certified by Reliance Trust Company, the custodian of the Plan. Their report, dated September 30, 2015, indicated that (a) because of the significance of the information that they did not audit, they were unable to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, they did not express an opinion on the financial statements and (b) the form and content of the information included in the financial statements other than that derived from the information certified by the custodian, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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 schedules, 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 Act of 1974.

Fuller Lowenberg & Co.

Fuller Lowenberg & Co., CPAs, P.C.

Westbury Jeep Chrysler Dodge Inc. 401(K) Profit Sharing Plan
Statements of Net Assets Available for Benefits
December 31,

	2015	2014
ASSETS:		
Investments, at fair value	$ 5,082,175	$ 4,956,024
Receivables:		
Participants' Contributions	8,563	4,920
Notes Receivable from Participants	134,745	159,571
Total Receivables	143,308	164,491
TOTAL ASSETS	5,225,483	5,120,515
LIABILITIES:		
Excess Contributions Payable	68,879	61,534
NET ASSETS AVAILABLE FOR BENEFITS	$ 5,156,604	$ 5,058,981

See independent auditors' report and notes to financial statements

Westbury Jeep Chrysler Dodge Inc. 401(K) Profit Sharing Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31,

	2015	2014
ADDITIONS:		
Additions to Net Assets Attributed to:		
Investment (Loss) Income:		
Net Depreciation in Fair Value of Investments	$ (383,025)	$ (158,752)
Interest and Dividends	286,752	293,099
Total Investment (Loss) Income	(96,273)	134,347
Interest Income on Notes Receivable from Participants	6,855	5,671
Contributions:		
Participants'	691,546	650,718
Rollovers	8,973	-
Total Contributions	700,519	650,718
TOTAL ADDITIONS	611,101	790,736
DEDUCTIONS:		
Deductions from Net Assets Attributed to:		
Benefits Paid to Participants	420,343	138,541
Corrective Distributions	70,376	72,661
Deemed Distributions	20,890	577
Administrative Fees	1,869	2,172
TOTAL DEDUCTIONS	513,478	213,951
NET INCREASE IN NET ASSETS	97,623	576,785
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of Year	5,058,981	4,482,196
End of Year	$ 5,156,604	$ 5,058,981

See independent auditors' report and notes to financial statements

1. Description of Plan

The following description of the Westbury Jeep Chrysler Dodge Inc 401(k) Profit Sharing Plan (the "Plan") provides general information only. Participants should refer to the Summary Plan Description or Plan Document for a more complete description of the Plan's provisions.

a. General

Westbury Jeep Chrysler Dodge Inc. (the "Company") established the Plan to provide employees with a systematic means of savings and investing for the future. All employees of the Company who have attained the age of eighteen (18) are eligible for the Plan. The Plan is a defined contribution plan subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). Plan management determines the appropriateness of the Plan's investment offerings and monitors investment performances.

Assets of the Plan are directed to participant accounts based on specific contributions made by each participant. Investment income (loss) is credited to each account based on appreciation (depreciation) of specific assets held in each participant account and any earnings thereon.

b. Contributions

Participants' may contribute from 1% to 75% of their compensation as defined in the Plan by means of payroll deductions, subject to certain discrimination tests prescribed by the Internal Revenue Code and other limitations specified in the Plan. Participants' elective deferrals in any taxable year may not exceed a dollar limit set by federal tax laws. The limit for 2015 and 2014 was $18,000 and $17,500 respectively. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. The catch-up contribution limit for 2015 and 2014 was $6,000 and $5,500 respectively.

Participants may also choose to contribute funds from other qualified defined benefit or defined contribution plans into the Plan. The Plan also includes a Roth contribution feature.

c. Limits on Contributions

The total contribution by the Company to all defined contribution plans, including Employee Stock Ownership Plans (ESOP), profit-sharing, and 401(k) plans on behalf of any Plan participant, is limited by Internal Revenue Code Section 415 to the lesser of 100 percent of a participant's compensation or $53,000 for 2015 and $52,000 for 2014 (this limit is adjusted annually for cost of living).

The Section 415 limitation does not consider any catch-up contribution for which the participant may be eligible.

1. Continued

d. Participant Accounts

Each participant's account is credited with the participant's contributions and investment earnings (losses), and may be charged with an allocation of investment expenses. Allocations are based on participant earnings or account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

e. Investment Options

Upon enrollment in the Plan, participants direct the investments of their contributions into various investment options offered by the Plan. The Plan offers various mutual funds and a money market fund as investment options for participants.

f. Vesting

Participants are immediately vested in their accounts attributable to salary deferrals and rollover contributions, plus actual earnings thereon. Vesting in profit sharing contributions and any qualified non-elective contributions that may be made by the Company are based upon years of continuous service. A participant is 100% vested in their employer's contribution account after six years of continuous credited service.

g. Notes Receivable from Participants

Participants may borrow from their accounts a minimum of $500 up to a maximum amount equal to the lesser of $50,000 or 50% of their account balance. The loans are secured by the balance in the participants' account and bear interest at a rate equal to two percentage points above the prime rate as published in the Wall Street Journal. A participant will be permitted to have only one loan outstanding at any time. Principal and interest is paid ratably through payroll deductions.

h. Payment of Benefits

On termination of service due to death, disability or retirement, a participant or his/her beneficiary, if applicable, may elect to receive a lump-sum amount equal to the fair value of the participant's vested interest in his or her account or in monthly, quarterly, or annual installments over a period of not more than the assumed life expectancy of the participant or their beneficiary. Accounts with less than $5,000 may only be distributed to the participant in a lump-sum payment. For termination of service for other reasons, a participant becomes eligible to receive the current value of their vested account in a lump-sum.

1. Continued

   i. Forfeitures

   The vested balances in each participant's account with the Plan are not forfeitable. At December 31, 2015 and 2014, there were forfeited non-vested account balances of $7,010 and $6,975 for the years December 31, 2015 and 2014 respectively. These accounts may be used to reduce future employer contributions or toward Plan expenses.

2. Summary of Accounting Policies

   a. Basis of Accounting

   The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with generally accepted accounting principles in the United States of America, except for benefits payments to participants which are recorded when paid.

   b. Notes Receivable from Participants

   Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2015 and 2014, no allowance for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

   c. 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. The Investment Committee determines the Plan's valuation policies. See Note 4 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 includes the plan's gains and losses on investments bought and sold as well as held during the year.

   d. Excess Contributions Payable

   Amounts payable to participants totaling $68,879 for contributions in excess of amounts allowed by the IRS in 2015 are recorded as a liability, with a corresponding reduction to 2015 contributions. Corrective action was not taken by March 15, 2016 therefore the Plan Sponsor is currently assessing the impact and considering correction through the IRS Employee Plans Compliance Resolution System (EPCRS). Excess contributions totaling $61,534 for the year ended December 31, 2014 were distributed in 2015.

2. Continued

e. Contributions
Contributions from employees are recorded in the period in which the Company makes the payroll deductions from participant earnings.

f. Distributions
Distributions are recorded when paid. At December 31, 2015 and 2014, there were no benefits processed and approved for payment, but not paid.

g. Operating Expenses
All reasonable expenses of administration may be paid from the assets of the Plan. Such expenses may be allocated among all Plan participants or charged to the individual accounts for which the expenses relate. The Company may, in its discretion, pay any or all of these expenses.

h. Reclassifications
Certain items in the 2014 financial statements have been reclassified to conform to the presentation of the 2015 financial statements. These reclassifications had no effect on net assets available for benefits or changes therein as previously reported.

i. Date of Management's Review
In preparing the financial statements, the Plan has evaluated events and transactions for potential recognition or disclosure through October 5, 2016, the date the financial statements were available to be issued.

j. Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("GAAP") requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, the actual results could differ from those estimates.

k. Recently Issued Accounting Standards
In May 2015, the FASB issued ASU No. 2015-07, "Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)". This ASU removes the requirement to include investments in the fair value hierarchy for which fair value is measured using the net asset value per share as a practical expedient. ASU No. 2015-07 is effective retrospectively for fiscal years beginning after December 15, 2016, with early adoption permitted.

In July 2015, the FASB issued ASU No. 2015-12 "Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962) and Health and Welfare Benefit Plans (Topic 965): Part I. Fully Benefit-Responsive Investment Contracts; Part II. Plan Investment Disclosures; Part III.

2. Continued

k. Recently Issued Accounting Standards - Continued

Measurement Date Practical Expedient." Part I and III of this ASU are not applicable to the Plan. Part II of this ASU simplifies current benefit plan accounting and requires benefit plans to disaggregate their investments measured using fair value by general type, either on the face of the financial statements or in the notes to the financial statements. Additionally, this ASU eliminates the disclosure of investments exceeding 5% of the total net assets available for benefits. The amendments in Part II of this standard are effective retrospectively for fiscal years beginning after December 15, 2015, with early adoption permitted. The adoption of this ASU will change the presentation of the investment information disclosures.

In January 2016, the FASB issued ASU No. 2016-01 "Financial Instruments – Recognition and Measurement of Financial Assets and Financial Liabilities (Subtopic 825-10)." The amendments in this ASU update various aspects of recognition, measurement, presentation and disclosures relating to the financial instruments. ASU No. 2016-01 is effective for fiscal years beginning after December 15, 2018. The Company is currently evaluating the impact of this ASU on the Plan's financial statements.

3. Investments

The Plan's investments were held in trust and administered by the Trustee. All investment information presented in the accompanying financial statements and supplemental schedules, including investments held and net appreciation/depreciation in fair value of investments and interest and dividends, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the Trustee.

4. Fair Value Measurements

The Plan adopted Accounting Standards Codification Topic No. 820 "Fair Value Measurements and Disclosures" ("ASC 820") and ASU 2015-12 and ASU 2015-07 relative to fair value measurements. ASC 820 defines fair value, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no plan assets requiring the use of Level 2 or Level 3 inputs for the periods presented.

4. Continued

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

Level 1 Fair Value Measurements
The fair value of mutual funds is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds must publish their daily net asset value and transact at that price. The mutual funds held by the Plan are considered to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2015 and 2014. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement:

	Assets at Fair Value as of December 31, 2015			
	Level 1	Level 2	Level 3	Fair Value
Mutual Funds	$ 5,082,175	$ -	$ -	$ 5,082,175
Total assets at fair value	$ 5,082,175	$ -	$ -	$ 5,082,175

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Fair Value
Mutual Funds	$ 4,956,024	$ -	$ -	$ 4,956,024
Total assets at fair value	$ 4,956,024	$ -	$ -	$ 4,956,024

Gains and losses included in changes in net assets available for benefits for the years ended December 31, 2015 and 2014, are reported in net appreciation in fair value of investments.

The Plan's policy is to recognize transfers between Levels 1 and 2 and into and out of Level 3 as of the date of the event or change in circumstances that caused the transfer. For the year ended December 31, 2015 and 2014, there were no transfers between Levels 1 and 2 and no transfers into or out of Level 3.

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. However, no such action may deprive any participant or beneficiary under the Plan of any vested right. In the event of Plan termination, participants would become 100% vested in their employer's contributions, although no such contributions have been made by the Company since the Plan's inception date.

6. Reconciliation of Financial Statements to Schedule H of Form 5500

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

	2015	2014
Net assets available for benefits per the financial statements	$ 5,156,604	$ 5,058,981
Less: accrued contributions receivable	(8,563)	(4,920)
Less: certain deemed distributions	-	(9,886)
Add: excess contributions payable	68,879	61,534
Net assets available for benefits per Schedule H of the Form 5500	$ 5,216,920	$ 5,105,709

The following is a reconciliation of benefits paid to participants per the financial statements for the year ended December 31, 2015 and 2014 to Schedule H of Form 5500:

	2015	2014
Benefits paid to participants per the financial statements	$ 420,343	$ 138,541
Adj: certain deemed distributions	(9,886)	577
Benefits paid to participants per Schedule H of Form 5500	$ 410,457	$ 139,118

7. Information Prepared and Certified by Trustees

The following information included in the accompanying financial statements and the supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the trustees:

	2015	2014
Investments, at fair value:		
Registered Investment Companies	$ 5,082,175	$ 4,956,024
Investment (Loss) Income	$ (96,273)	$ 134,347

8. Income Tax Status

The Plan obtained its latest determination letter on April 10, 2014 in which the Internal Revenue Service stated the Plan, as then designed, was in compliance with the applicable requirements under Section 401(a) of the Internal Revenue Code (the "Code") and, therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification.

8. Continued

The Plan has been amended since receiving the determination letter. Plan management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income tax has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable authorities. Management of the Plan does not believe that there are any uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income examination for years prior to 2012.

9. Delinquent Participant Contributions

The Plan Sponsor is required to remit participant contributions as soon as they can be reasonably segregated from the employer's general assets. For certain contributions withheld from payroll during 2015 totaling $6,802, the funds were not remitted timely. The Plan Sponsor is currently assessing the impact of lost earnings that may be applicable on late remittances related to amounts withheld from wages in 2015.

10. Plan Restatement

Effective January 1, 2015, the Plan Sponsor restated the Plan documents in order to conform with applicable changes in the federal tax laws and official guidance issued by the Internal Revenue Service.

11. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is 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.

12. Concentration of Credit Risk

The Plan has investments in marketable securities that are held at a brokerage institution. Investments held at the brokerage institution are insured by the SIPC up to $500,000, for each individual's account, in the event of default, but not for market fluctuations. In addition to this insurance coverage, the Plan is also secured by a fidelity bond.

12. Continued

Management does not believe that it is exposed to any significant credit risk on uninsured amounts.

13. Subsequent Event

In 2016, the Plan assets were transferred to the new Trustee, Mid Atlantic Trust Company.

SUPPLEMENTARY INFORMATION

Westbury Jeep Chrysler Dodge Inc. 401(K) Profit Sharing Plan

PN: 001 EIN: 11-2288005

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

December 31, 2015

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	Number of Shares	(d) Cost	(e) Current Value
	Registered Investment Company	BlackRock Ready Assets Government Liquidity Fund	1,699,266		$ 1,699,266
	Registered Investment Company	Invesco Mid Cap Core Equity Fund Class A	37		778
	Registered Investment Company	Invesco Real Estate Fund Class A	43		976
	Registered Investment Company	AB Global Thematic Growth Fund Class A	7		568
	Registered Investment Company	BlackRock S&P 500 Index Fund Institutional	14		3,542
	Registered Investment Company	BlackRock Equity Dividend Fund Investor Class A	46		965
	Registered Investment Company	BlackRock Capital Appreciation Fund Investor Class A	60		1,385
	Registered Investment Company	BlackRock Global SmallCap Fund Investor Class A	38		806
	Registered Investment Company	Blackrock Small Cap Index Fund Investor Class A	79		1,208
	Registered Investment Company	Delaware Smid Cap Growth Fund Class A	21		565
	Registered Investment Company	Ivy Science and Technology Fund Class Y	34		1,798
	Registered Investment Company	MFS New Discovery Fund Class A	37		831
	Registered Investment Company	MFS Utilities Fund Class A	64		1,082
	Registered Investment Company	Oppenheimer Equity Fund Class A	149		1,866
	Registered Investment Company	Putnam Global Natural Resources Trust Class A	93		1,333
	Registered Investment Company	Victory Sycamore Established Value Fund Class A	44		1,343
	Registered Investment Company	Wells Fargo Omega Growth Fund Class A	43		1,794
	Registered Investment Company	Invesco European Growth Fund Class A	5		157
	Registered Investment Company	Delaware International Value Equty Fund Class A	55		699
	Registered Investment Company	Oppenheimer International Diversified Fund Class A	24		339
	Registered Investment Company	BlackRock High Yield Bond Portfolio Investor Class A	186		1,325
	Registered Investment Company	Lord Abbett Income Fund Class A	559		1,486
	Registered Investment Company	PIMCO Real Return Fund Class A	36		380
	Registered Investment Company	American Century One Choice 2055 A Class	2		23
	Registered Investment Company	American Century One Choice 2040 A Class	16		193
	Registered Investment Company	American Century One Choice 2025 A Class	5		67
	Registered Investment Company	American Century One Choice In Retirement A Class	7		80
	Registered Investment Company	American Century One Choice 2035 A Class	13		186
	Registered Investment Company	BlackRock Global Allocation Fund Investor A Class	445		7,939
	Registered Investment Company	BlackRock LifePath Active 2020 Investor A Class	102		965
	Registered Investment Company	Delaware Foundation Conservative Allocation Class A	129		1,183
	Registered Investment Company	Thornburg Investment Income Builder Fund Class R3	21		396

* Asset qualifies as a party-in-interest for the Plan for which a statutory exemption exists.

Columnd (d) is blank as all investments are participant directed.

See independent auditors' report and notes to financial statements

Westbury Jeep Chrysler Dodge Inc. 401(K) Profit Sharing Plan

PN: 001 EIN: 11-2288005

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

December 31, 2015

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment	Number of Shares	(d) Cost	(e) Current Value
	Registered Investment Company	Oppenheimer Gold & Minerals Fund Class A	63		653
	Registered Investment Company	Oppenheimer Commodity Strategy Total Return Fund Class A	630		1,053
	Registered Investment Company	BlackRock Global SmallCap Fund Investor Class R	1,739		34,334
	Registered Investment Company	MFS Utilities Fund R2	1,682		28,215
	Registered Investment Company	BlackRock S&P 500 Index Fund Class A	964		235,629
	Registered Investment Company	Oppenheimer Commodity Strategy Total Return Fund Class R	9,064		14,775
	Registered Investment Company	Thornburg Limited Term Income Fund Class R	1,506		19,857
	Registered Investment Company	BlackRock LifePath 2025 Fund	3,548		33,245
	Registered Investment Company	American Funds EuroPacific Growth Fund Class R	200		8,801
	Registered Investment Company	Ivy Science and Technology Fund Class R	2,238		110,561
	Registered Investment Company	Invesco European Growth Fund Class R	123		4,256
	Registered Investment Company	Lord Abbett Multi-Asset Income Fund Class R	12,646		175,403
	Registered Investment Company	Invesco Real Estate Fund Class R	1,177		26,976
	Registered Investment Company	Invesco Select Companies Fund Class R	15,806		230,298
	Registered Investment Company	Wells Fargo Omega Growth Fund Class R	10,493		423,085
	Registered Investment Company	BlackRock Capital Appreciation Fund Investor Class R	15,396		304,689
	Registered Investment Company	Delaware Foundation Conservative Allocation Class R	5,257		48,260
	Registered Investment Company	PIMCO Real Return Fund Class R	890		9,359
	Registered Investment Company	Oppenheimer Gold & Minerals Fund Class R	2,569		25,693
	Registered Investment Company	MFS New Discovery Fund Class R2	10,839		232,921
	Registered Investment Company	Putnam Global Natural Resources Trust Class R	2,448		34,327
	Registered Investment Company	Delaware Smid Cap Growth Fund Class R	3,036		77,434
	Registered Investment Company	BlackRock Global Allocation Fund Class R	7,426		126,764
	Registered Investment Company	Invesco Mid Cap Core Equity Fund Class R	908		18,604
	Registered Investment Company	Delaware International Value Equty Fund Class R	5,369		67,709
	Registered Investment Company	BlackRock Equity Dividend Fund Investor Class R	11,763		247,968
	Registered Investment Company	BlackRock High Yield Bond Portfolio Class R	4,671		33,306
	Registered Investment Company	Oppenheimer International Diversified Fund Class R	546		7,465
	Registered Investment Company	AB Global Thematic Growth Fund Class R	294		25,247
	Registered Investment Company	Oppenheimer Equity Fund Class R	16,496		419,008
	Registered Investment Company	Victory Established Value Fund Class R	10,663		320,756
	Total Investments, at fair value				$ 5,082,175
*	Notes Receivable from Participants	Interest rates @ 5.25% to 7.25% maturing through December 2020			$ 134,745

* Asset qualifies as a party-in-interest for the Plan for which a statutory exemption exists.

Columnd (d) is blank as all investments are participant directed.

See independent auditors' report and notes to financial statements

Westbury Jeep Chrysler Dodge Inc. 401(K) Profit Sharing Plan

PN: 001 EIN: 11-2288005

Schedule H, Part IV, Line 4(a) - Schedule of Delinquent Participant Contributions

December 31, 2015

Participant Contributions Transferred Late to the Plan	Total that Constitute Nonexempt Prohibited transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
$ 6,802	$ -	$ -	$ 6,802	$ -

See independent auditors' report and notes to financial statements