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 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

2016

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017

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.)
- ☒ a single-employer plan
- ☐ a DFE (specify) ____

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

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

D Check box if filing under:
- ☒ Form 5558
- ☐ automatic extension
- ☐ the DFVC program
- ☐ special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 005

1c Effective date of plan 07/01/1987

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)
CLIFFORD FUEL COMPANY, INC.

PO BOX 378
MARCY, NY 13403

2b Employer Identification Number (EIN) 15-0620960

2c Plan Sponsor's telephone number 315-797-2240

2d Business code (see instructions) 424700

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.	12/22/2017	MICHAEL ABRAHAM
	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**	213
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)**	139
a(2) Total number of active participants at the end of the plan year	**6a(2)**	156
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	45
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	201
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f Total. Add lines **6d** and **6e**.	**6f**	202
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	201
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	19
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 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)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2016 Form M-1 annual report. If the plan was not required to file the 2016 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2016

This Form is Open to Public Inspection

For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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

1 Coverage Information:

(a) Name of insurance carrier
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
15-0274455	62103	C001001587	1	07/01/2016	06/30/2017

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

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

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

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

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

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

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

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

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

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	(c) Amount	**(d)** Purpose	

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ FLEX PREMIUM-ADJUSTABLE LIFE

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

Specify nature of costs ▶

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

(3) [ ] other (specify) ▶

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

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

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

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

b	Balance at the end of the previous year			7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)			
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)			
	▶				
	(6) Total additions			7c(6)	0
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	0
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)			
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below)	7e(4)			
	▶				
	(5) Total deductions			7e(5)	0
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

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

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

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.**	**2016** **This Form is Open to Public Inspection.**

For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017

A Name of plan	**B** Three-digit plan number (PN) ▶	
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN		005
C Plan sponsor's name as shown on line 2a of Form 5500 CLIFFORD FUEL COMPANY, INC.	**D** Employer Identification Number (EIN) 15-0620960	

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)

MORGANSTANLEYSMITHBARNEY

106 BUSINESS PARK DRIVE
UTICA, NY 13502

26-4310632

(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?
50 49 27 63 72	NONE	36596	Yes [X] No [ ]	Yes [ ] No [X]	0	Yes [ ] No [X]

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

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

2016

This Form is Open to Public Inspection

For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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	753	465
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	306976	348699
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	5294	5194
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	627486	282880
(2) U.S. Government securities	1c(2)	673475	579396
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	475237	445527
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	1445541	1943940
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	1769300	2278319
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

			(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**	5304062	5884420
	Liabilities			
g	Benefit claims payable	**1g**		
h	Operating payables	**1h**		
i	Acquisition indebtedness	**1i**		
j	Other liabilities	**1j**	5150	0
k	Total liabilities (add all amounts in lines 1g through1j)	**1k**	5150	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**	5298912	5884420

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)**	348699	
	(B) Participants	**2a(1)(B)**		
	(C) Others (including rollovers)	**2a(1)(C)**		
	(2) Noncash contributions	**2a(2)**		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	**2a(3)**		348699
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	**2b(1)(A)**		
	(B) U.S. Government securities	**2b(1)(B)**		
	(C) Corporate debt instruments	**2b(1)(C)**		
	(D) Loans (other than to participants)	**2b(1)(D)**		
	(E) Participant loans	**2b(1)(E)**		
	(F) Other	**2b(1)(F)**		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		0
	(2) Dividends: **(A)** Preferred stock	**2b(2)(A)**		
	(B) Common stock	**2b(2)(B)**	122033	
	(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)**		122033
	(3) Rents	**2b(3)**		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	**2b(4)(A)**		
	(B) Aggregate carrying amount (see instructions)	**2b(4)(B)**		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	**2b(4)(C)**		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	**2b(5)(A)**		
	(B) Other	**2b(5)(B)**		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	**2b(5)(C)**		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		268029
d Total income. Add all **income** amounts in column (b) and enter total	2d		738761
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	116759	
(2) To insurance carriers for the provision of benefits	2e(2)	287	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		117046
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	36207	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		36207
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		153253
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		585508
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: BONADIO & CO., LLP **(2)** EIN: 16-1131146

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	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	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	Defined Benefit Plan or Money Purchase Pension Plan Only: Were any distributions made during the plan year to an employee who attained age 62 and had not separated from service?	4o			

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
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year_____. (See instructions.)

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 sections 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

2016

This Form is Open to Public Inspection.

For calendar plan year 2016 or fiscal plan year beginning 07/01/2016 and ending 06/30/2017

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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): 16-1065416

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: 0.0 % 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? If "No," skip b	☐ Yes	☐ No
20b How did the plan satisfy the nondiscrimination requirements for employee deferrals under section 401(k)(3) for the plan year? Check all that apply:	☐ Design-based safe harbor ☐ "Current year" ADP test	☐ "Prior year" ADP test ☐ N/A
21a What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply:	☐ Ratio percentage test	☐ Average benefit test ☐ N/A
21b Did the plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) for the plan year by combining this plan with any other plan under the permissive aggregation rules?	☐ Yes	☐ No

22a If the plan is a master and prototype plan (M&P) or volume submitter plan that received a favorable IRS opinion letter or advisory letter, enter the date of the letter ____/____/____ and the serial number _____.

22b If the plan is an individually-designed plan that received a favorable determination letter from the IRS, enter the date of the most recent determination letter ____/____/____.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Financial Statements as of
June 30, 2017 and 2016
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

December 19, 2017

To the Plan Administrator of
Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan:

Report on the Financial Statements
We have audited the accompanying financial statements of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan, which comprise the statements of net assets available for benefits as of June 30, 2017 and 2016, and the related statements 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.

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

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

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

Opinion
In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan as of June 30, 2017 and 2016, and the changes in net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

432 North Franklin Street, Suite 60
Syracuse, New York 13204
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www.bonadio.com

(Continued)

INDEPENDENT AUDITOR'S REPORT
(Continued)

Report on Supplemental Information
Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of schedule H, line 4i - schedule of assets (held at end of year) as of June 30, 2017 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Bonadio & Co., LLP

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
JUNE 30, 2017 AND 2016

	2017	2016
INVESTMENTS, AT FAIR VALUE:		
Money market fund	$ 282,880	$ 627,486
Mutual funds	2,278,319	1,769,300
Common stocks	1,943,940	1,445,541
Corporate bonds	445,527	475,237
Government and agency obligations	579,396	673,475
Total investments, at fair value	5,530,062	4,991,039
RECEIVABLES:		
Company contributions	348,699	306,976
Accrued interest and dividends	5,194	5,294
Total receivables	353,893	312,270
CASH, non-interest bearing	465	753
NET ASSETS AVAILABLE FOR BENEFITS	$ 5,884,420	$ 5,304,062

The accompanying notes are an integral part of these statements.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED JUNE 30, 2017 AND 2016

	2017	2016
ADDITIONS:		
Investment income:		
Interest and dividend income	$ 122,033	$ 118,167
Net appreciation (depreciation) in fair value of investments	268,029	(58,562)
	390,062	59,605
Investment expenses	(36,207)	(33,558)
Total investment income, net	353,855	26,047
Company contributions	348,699	306,976
Total additions	702,554	333,023
DEDUCTIONS:		
Benefits paid to participants	121,909	84,990
Premiums paid to insurance carrier	287	287
Total deductions	122,196	85,277
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	580,358	247,746
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	5,304,062	5,056,316
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 5,884,420	$ 5,304,062

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of the Clifford Fuel Co., Inc. (the Company) Employees' 401(k) Savings and Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Employees are eligible to receive employer contributions after the attainment of age twenty-one and have completed one year of service.

Contributions

Each year, the Company may make a discretionary contribution which is not conditioned on profits. The discretionary contribution is allocated based on each participant's compensation and a classification group. In order to receive an allocation of a discretionary contribution, participants must have completed a minimum of 1,000 hours of service during the Plan year and be employed on the last day of the Plan year. Contributions are subject to certain limitations.

Effective July 1, 1995, elective contributions are no longer allowed under the Plan. Any elective contributions made prior to this date have been maintained in a separate elective contribution account.

Participant Accounts

Each participant's account is credited with an allocation of the Company's discretionary contribution, Plan earnings/losses and investment expenses. Allocations are based on participant compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Vesting in the Company's discretionary contribution portion of their accounts plus earnings/losses thereon is based on years of continuous service as follows:

Years of Service	Percent Vested
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

1. DESCRIPTION OF PLAN (Continued)

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in either a lump sum amount, or in monthly, quarterly, or annual cash installments over a period to be determined by the participant or his beneficiary. The period over which such a payment is to be made shall not extend beyond the participant's life expectancy or the life expectancy of the participant and his designated beneficiary. Options for a life annuity or a joint life and last survivor annuity are also available. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as an automatic rollover IRA unless the participant elects otherwise.

Hardship withdrawals are permitted by the Plan for the purchase of a principal residence, tuition and related expenses for post-secondary education, medical expenses not covered by insurance, to prevent eviction from or foreclosure on a principal residence, for certain burial or funeral expenses, and for the repair to a principal residence resulting from a casualty. Participants may withdraw employee contributions plus their respective earnings subject to certain limitations.

Forfeited Accounts

Forfeited accounts are used to reduce employer contributions. The Company used $8,827 and $3,339 in forfeited funds to reduce the Company contribution for the Plan years ending June 30, 2017 and 2016, respectively. There was no forfeited non-vested account balance as of June 30, 2017 or 2016.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Payment of Benefits

Benefits are recorded when paid.

Investment Valuation and Income Recognition

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

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

Risks and Uncertainties

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 and the level of uncertainty related to changes in the fair value of 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Allocated Contract

The Plan has a contract with an insurance company for an individual life insurance policy on a key employee. The insurance benefits are fully guaranteed by the insurance company. Therefore, the allocated contract and related benefit obligation are excluded from the Plan's financial statements.

Administrative and Investment Expenses

All expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements. Expenses related to investment management are netted with investment income.

Fair Value Measurement - Definition and Hierarchy

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

- *Level 1*: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

- *Level 2*: Inputs to the valuation methodology include:

    - quoted prices for similar assets or liabilities in active markets;
    - quoted prices for identical or similar assets or liabilities in inactive markets;
    - inputs other than quoted prices that are observable for the asset or liability;
    - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

    If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

A description of where the Plan's investments fall within the ASC 820 hierarchy is provided in Note 3. There were no transfers between levels of the fair value hierarchy during 2017 or 2016.

Use of Estimates

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

3. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. There were no changes in the methodologies used at June 30, 2017 and 2016.

- *Money market account:* valued at cost plus accrued interest, which approximates fair value.
- *Mutual funds:* valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- *Common stocks:* valued at closing price reported in the active market on which the individual securities are traded.
- *Corporate bonds and government and agency obligations:* valued using a combination of the quoted closing price reported on the active market on which the individual securities are traded and an evaluation of the expected yield relative to similar securities or, in the absence of an active market, a broker quote.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurement at June 30, 2017 and 2016.

Fair value measurement at June 30, 2017:

	Level 1	Level 2	Level 3	Total
Money market account	$ 282,880	$ -	$ -	$ 282,880
Mutual funds	2,278,319	-	-	2,278,319
Common stocks	1,943,940	-	-	1,943,940
Corporate bonds	334,476	-	-	334,476
Government and agency obligations	690,447	-	-	690,447
Total investments, at fair value	$ 5,530,062	$ -	$ -	$ 5,530,062

Fair value measurement at June 30, 2016:

	Level 1	Level 2	Level 3	Total
Money market fund	$ 627,486	$ -	$ -	$ 627,486
Mutual funds	1,769,300	-	-	1,769,300
Common stocks	1,445,541	-	-	1,445,541
Corporate bonds	475,237	-	-	475,237
Government and agency obligations	673,475	-	-	673,475
Total investments, at fair value	$ 4,991,039	$ -	$ -	$ 4,991,039

4. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney (MSSB), who acts as the custodian and investment advisor of the Plan; therefore, transactions qualify as party-in-interest transactions. Fees paid to MSSB by the Plan for investment management services amounted to $36,207 and $33,558 for the years ended June 30, 2017 and 2016, respectively.

5. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated March 16, 2010 that the Plan is in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

6. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants become one hundred percent vested in their accounts.

7. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500:

	June 30, 2017	June 30, 2016
Net assets available for benefits per the financial statements	$ 5,884,420	$ 5,304,062
Amounts allocated to withdrawing participants	-	(5,150)
Net assets available for benefits per Form 5500	$ 5,884,420	$ 5,298,912

The following is a reconciliation of benefits paid to participants per the financial statements to Form 5500:

	June 30, 2017	June 30, 2016
Benefits paid to participants per the financial statements	$ 121,909	$ 84,990
Less: Amounts allocated to withdrawing participants – beginning of year	(5,150)	-
Plus: Amounts allocated to withdrawing participants – end of year	-	5,150
Benefits paid to participants per the Form 5500	$ 116,759	$ 90,140

Amounts allocated to withdrawing participants are recorded on the Form 5500 for benefit claims that have been processed and approved for payment prior to year-end, but not paid as of that date.

8. SUBSEQUENT EVENTS

Subsequent events have been evaluated through December 19, 2017, the date the financial statements were available to be issued.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2017

(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
*	Morgan Stanley Smith Barney - Mutual Fund	4,721.435 SHS AMER BEACON AHL MNGD FUT STR Y	$ 50,000	$ 48,772
*	Morgan Stanley Smith Barney - Mutual Fund	4,405.078 SHS AMERICAN BEACON SPFLT RT INC	45,550	45,592
*	Morgan Stanley Smith Barney - Mutual Fund	2,935.199 SHS AMERICAN EUROPACIFIC GRW F2	137,066	152,102
*	Morgan Stanley Smith Barney - Mutual Fund	4,793.345 SHS AQR MANAGED FUTURES STRATEGY I	52,089	42,181
*	Morgan Stanley Smith Barney - Mutual Fund	9,172.667 SHS ARROW MANAGED FUTURES STRAT A	80,872	68,061
*	Morgan Stanley Smith Barney - Mutual Fund	1,064.708 SHS BARON SMALL CAP INSTL	22,381	32,175
*	Morgan Stanley Smith Barney - Mutual Fund	5120.217 SHS BLACKROCK CREDIT STRAT INST	51,960	52,482
*	Morgan Stanley Smith Barney - Mutual Fund	4,939.933 SHS BLACKROCK FLOATING RT INC INST	50,634	50,387
*	Morgan Stanley Smith Barney - Mutual Fund	8,245.342 SHS BLACKROCK GLOBAL DIV PORT INST	97,985	111,230
*	Morgan Stanley Smith Barney - Mutual Fund	1,803.809 SHS CLEARBRIDGE APPRECIATION I	26,321	40,694
*	Morgan Stanley Smith Barney - Mutual Fund	2,859.695 SHS FIDELITY ADV BIOTECHNOLOGY I	64,312	72,007
*	Morgan Stanley Smith Barney - Mutual Fund	6506.390 SHS FIRST EAGLE OVERSEAS I	150,301	162,660
*	Morgan Stanley Smith Barney - Mutual Fund	5,585.317 SHS FRANKLIN UTILITIES ADVISOR	76,656	105,842
*	Morgan Stanley Smith Barney - Mutual Fund	1,908.221 SHS GUGGENHEIM MACRO OPPORT I	50,627	50,835
*	Morgan Stanley Smith Barney - Mutual Fund	5,783.296 SHS HARTFORD SCHRDS EMMK DB&CUR I	58,000	60,840
*	Morgan Stanley Smith Barney - Mutual Fund	1,433.366 SHS INVESCO DIVERSIFIED DIVIDEND Y	26,175	28,366
*	Morgan Stanley Smith Barney - Mutual Fund	234.945 SHS JANUS HENDERSON ENTERPRISE I	20,397	25,513
*	Morgan Stanley Smith Barney - Mutual Fund	3,510.402 SHS JANUS HENDERSON SM CAP VAL I	68,883	81,196
*	Morgan Stanley Smith Barney - Mutual Fund	8,171.310 SHS JANUS HNDRSN GLB INC MGD VOL I	101,656	109,577
*	Morgan Stanley Smith Barney - Mutual Fund	633.416 SHS JP MORGAN MID CAP VALUE I	16,945	24,215
*	Morgan Stanley Smith Barney - Mutual Fund	913.585 SHS JP MORGAN SMALL CAP EQTY I	41,300	50,868
*	Morgan Stanley Smith Barney - Mutual Fund	4,356.464 SHS JP MORGAN STRAT INC OPPORT I	50,796	50,753
*	Morgan Stanley Smith Barney - Mutual Fund	2,107.685 SHS LAZARD GLB LSTD INFR PTF INST	30,084	34,566
*	Morgan Stanley Smith Barney - Mutual Fund	4,210.599 SHS LOCORR MARKET TREND I	52,673	43,538
*	Morgan Stanley Smith Barney - Mutual Fund	3,125.317 SHS MAINSTAY SHT TRM DUR HI YLD I	30,821	31,066
*	Morgan Stanley Smith Barney - Mutual Fund	931.479 SHS MFS INTERNATIONAL NEW DISC I	26,401	30,478
*	Morgan Stanley Smith Barney - Mutual Fund	2,809.884 SHS MFS INTERNATIONAL VALUE I	100,873	119,392
*	Morgan Stanley Smith Barney - Mutual Fund	1,506.111 SHS OPPENHEIMER DEVELOPING MKTS Y	50,389	57,172
*	Morgan Stanley Smith Barney - Mutual Fund	2,038.769 SHS OPPENHEIMER INTL SMLL-MID CO Y	67,785	91,561
*	Morgan Stanley Smith Barney - Mutual Fund	1,711.513 SHS PRINCIPAL SM MDCP DIV INC I	25,530	28,736
*	Morgan Stanley Smith Barney - Mutual Fund	4,660.132 SHS TORTOISE MLP & PIPELINE INST	62,322	62,958
*	Morgan Stanley Smith Barney - Mutual Fund	3,465.509 SHS TRANSAMERICA MIDCAP VAL OPP A	38,060	42,349
*	Morgan Stanley Smith Barney - Mutual Fund	9,693.439 SHS VANGUARD SH TM INVT GR INV	103,813	103,527
*	Morgan Stanley Smith Barney - Mutual Fund	7,398.535 SHS VIRTUS VONTOBEL EMERG MKTS OPP I	74,896	81,976
*	Morgan Stanley Smith Barney - Mutual Fund	2,580.043 SHS VIRTUS VONTOBEL FOREIGN OPP I	72,500	84,652
*	Morgan Stanley Smith Barney - Common Stk	406 SHS ABBOT LABORATORIES	18,171	19,736
*	Morgan Stanley Smith Barney - Common Stk	65 SHS ADOBE SYSTEMS	7,381	9,193
*	Morgan Stanley Smith Barney - Common Stk	33 SHS AETNA INC (NEW)(CT)	4,048	5,010
*	Morgan Stanley Smith Barney - Common Stk	49 SHS AGILENT TECHNOLOGIES	1,486	2,906
*	Morgan Stanley Smith Barney - Common Stk	38 SHS ALLERGAN PLC SHS	9,157	9,237
*	Morgan Stanley Smith Barney - Common Stk	258 SHS ALLSTATE CORP	16,262	22,818
*	Morgan Stanley Smith Barney - Common Stk	15 SHS ALPHABET INC CL A	6,258	13,945
*	Morgan Stanley Smith Barney - Common Stk	24 SHS ALPHABET INC CL C	13,421	21,810
*	Morgan Stanley Smith Barney - Common Stk	74 SHS ALTRIA GROUP INC	5,304	5,511
*	Morgan Stanley Smith Barney - Common Stk	29 SHS AMAZON COM INC	14,936	28,072
*	Morgan Stanley Smith Barney - Common Stk	59 SHS AMERICAN TOWER REIT COM	2,898	7,807
*	Morgan Stanley Smith Barney - Common Stk	33 SHS AMGEN INC	5,478	5,684
*	Morgan Stanley Smith Barney - Common Stk	82 SHS AMPHENOL CORP NEW CL A	5,693	6,054
*	Morgan Stanley Smith Barney - Common Stk	313 SHS APPLE INC	34,428	45,078
*	Morgan Stanley Smith Barney - Common Stk	50 SHS APPLIED MATERIALS INC	2,206	2,066
*	Morgan Stanley Smith Barney - Common Stk	409 SHS ARCHER DANIELS MIDLAND	19,442	16,924

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2017

(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
*	Morgan Stanley Smith Barney - Common Stk	432 SHS AT&T INC	$ 15,687	$ 16,299
*	Morgan Stanley Smith Barney - Common Stk	441 SHS BANK OF NEW YORK MELLON CORP	17,285	22,500
*	Morgan Stanley Smith Barney - Common Stk	469 SHS BB&T CORP	17,588	21,297
*	Morgan Stanley Smith Barney - Common Stk	778 SHS BLACKSTONE GROUP LP	20,865	25,946
*	Morgan Stanley Smith Barney - Common Stk	16 SHS BOEING CO	2,267	3,164
*	Morgan Stanley Smith Barney - Common Stk	155 SHS BOSTON SCIENTIFIC CORP	3,709	4,297
*	Morgan Stanley Smith Barney - Common Stk	22 SHS BROADCOM LTD	4,615	5,127
*	Morgan Stanley Smith Barney - Common Stk	522 SHS CA INCORPORATED	16,225	17,993
*	Morgan Stanley Smith Barney - Common Stk	109 SHS CABOT OIL & GAS CORP A	2,578	2,734
*	Morgan Stanley Smith Barney - Common Stk	218 SHS CARDINAL HEALTH INC	16,977	16,987
*	Morgan Stanley Smith Barney - Common Stk	63 SHS CELGENE CORP	7,296	8,182
*	Morgan Stanley Smith Barney - Common Stk	240 SHS CHEVRON CORP	24,175	25,039
*	Morgan Stanley Smith Barney - Common Stk	630 SHS CISCO SYS INC	14,835	19,719
*	Morgan Stanley Smith Barney - Common Stk	47 SHS COCA COLA CO	2,089	2,108
*	Morgan Stanley Smith Barney - Common Stk	56 SHS COGNIZANT TECH SOLUTIONS CL A	3,158	3,718
*	Morgan Stanley Smith Barney - Common Stk	82 SHS COLGATE PALMOLIVE CO	5,765	6,079
*	Morgan Stanley Smith Barney - Common Stk	288 SHS COMCAST CORP (NEW) CLASS A	8,747	11,209
*	Morgan Stanley Smith Barney - Common Stk	19 SHS CONCHO RES INC	2,682	2,309
*	Morgan Stanley Smith Barney - Common Stk	412 SHS CONOCOPHILLIPS	23,690	18,112
*	Morgan Stanley Smith Barney - Common Stk	14 SHS COOPER CO INC NEW	2,906	3,352
*	Morgan Stanley Smith Barney - Common Stk	51 SHS COSTCO WHOLESALE CORP NEW	2,983	8,156
*	Morgan Stanley Smith Barney - Common Stk	107 SHS CSX CORP	3,812	5,838
*	Morgan Stanley Smith Barney - Common Stk	270 SHS CVS CAREMARK CORP	17,048	21,724
*	Morgan Stanley Smith Barney - Common Stk	73 SHS DANAHER CORPORATION	4,854	6,160
*	Morgan Stanley Smith Barney - Common Stk	254 SHS DU PONT EI DE NEMOURS & CO	17,027	20,500
*	Morgan Stanley Smith Barney - Common Stk	26 SHS ECOLAB INC	3,130	3,452
*	Morgan Stanley Smith Barney - Common Stk	243 SHS EDISON INTERNATIONAL	14,220	19,000
*	Morgan Stanley Smith Barney - Common Stk	66 SHS EDWARD LIFESCIENCES CORP	6,122	7,804
*	Morgan Stanley Smith Barney - Common Stk	48 SHS ELECTRONIC ARTS INC	3,129	5,075
*	Morgan Stanley Smith Barney - Common Stk	106 SHS ELI LILLY & CO	7,829	8,724
*	Morgan Stanley Smith Barney - Common Stk	16 SHS EQUINIX INC COM PAR $0.001	3,207	6,867
*	Morgan Stanley Smith Barney - Common Stk	288 SHS EQUITY RESIDENTIAL	18,252	18,959
*	Morgan Stanley Smith Barney - Common Stk	33 SHS ESTEE LAUDER CO INC CL A	2,770	3,167
*	Morgan Stanley Smith Barney - Common Stk	293 SHS EXPRESS SCRIPTS HLDG CO COM	23,216	18,705
*	Morgan Stanley Smith Barney - Common Stk	263 SHS FACEBOOK INC CL-A	25,163	39,708
*	Morgan Stanley Smith Barney - Common Stk	624 SHS FIRST TRUST LARGE CAP CORE ETF	32,123	33,172
*	Morgan Stanley Smith Barney - Common Stk	39 SHS FISERV INC WISCONSIN	4,288	4,771
*	Morgan Stanley Smith Barney - Common Stk	600 SHS FLEXSHARES TR STOXX GLOBR INF	26,466	28,152
*	Morgan Stanley Smith Barney - Common Stk	50 SHS FORTIVE CORP	2,543	3,168
*	Morgan Stanley Smith Barney - Common Stk	3,009 SHS FT NORTH AMERICAN ENERGY INFRA	69,516	73,871
*	Morgan Stanley Smith Barney - Common Stk	11 SHS GENL DYNAMICS CORP	1,922	2,179
*	Morgan Stanley Smith Barney - Common Stk	145 SHS GILEAD SCIENCE	11,684	10,263
*	Morgan Stanley Smith Barney - Common Stk	20 SHS GLOBAL PAYMENT INC	1,801	1,806
*	Morgan Stanley Smith Barney - Common Stk	395 SHS HALLIBURTON CO	20,738	16,870
*	Morgan Stanley Smith Barney - Common Stk	32 SHS HERSHEY COMPANY	3,424	3,436
*	Morgan Stanley Smith Barney - Common Stk	81 SHS HOME DEPOT INC	10,473	12,425
*	Morgan Stanley Smith Barney - Common Stk	63 SHS HONEYWELL INTERNATIONAL INC	5,656	8,397
*	Morgan Stanley Smith Barney - Common Stk	30 SHS ILLUMINA INC	4,976	5,206
*	Morgan Stanley Smith Barney - Common Stk	46 SHS INCYTE CORP	5,143	5,792
*	Morgan Stanley Smith Barney - Common Stk	457 SHS INDUSTRIAL SEL SEC SPDR FD	26,888	31,126
*	Morgan Stanley Smith Barney - Common Stk	200 SHS INGERSOLL-RAND PLC	13,955	18,278

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2016

(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
*	Morgan Stanley Smith Barney - Common Stk	505 SHS	INTEL CORP	$ 17,340	$ 17,039
*	Morgan Stanley Smith Barney - Common Stk	222 SHS	INTERCONTINENTALEXCHANGE GROUP	10,890	14,634
*	Morgan Stanley Smith Barney - Common Stk	18 SHS	INTL FLAVORS & FRAGRANCES	2,124	2,430
*	Morgan Stanley Smith Barney - Common Stk	36 SHS	INTUIT INC	3,674	4,781
*	Morgan Stanley Smith Barney - Common Stk	379 SHS	ISHARES EDGE MSCI US MOMENTUM	32,546	33,689
*	Morgan Stanley Smith Barney - Common Stk	698 SHS	ISHARES EUROPE ETF	30,873	30,935
*	Morgan Stanley Smith Barney - Common Stk	749 SHS	ISHARES MSCI EMERGING MKTS ETF	31,203	31,001
*	Morgan Stanley Smith Barney - Common Stk	788 SHS	ISHARES MSCI EMU ETF	32,466	31,776
*	Morgan Stanley Smith Barney - Common Stk	244 SHS	ISHARES S&P 500 GRWTH ETF	32,131	33,391
*	Morgan Stanley Smith Barney - Common Stk	210 SHS	ISHARES SMALL CAP 600 G ETF	28,917	32,750
*	Morgan Stanley Smith Barney - Common Stk	187 SHS	JOHNSON & JOHNSON	20,753	24,739
*	Morgan Stanley Smith Barney - Common Stk	235 SHS	KRAFT HEINZ CO	16,262	20,125
*	Morgan Stanley Smith Barney - Common Stk	231 SHS	LOWES COMPANIES INC	12,825	17,909
*	Morgan Stanley Smith Barney - Common Stk	1,720 SHS	MARATHON OIL CO	34,491	20,382
*	Morgan Stanley Smith Barney - Common Stk	317 SHS	MARSH & MCLENNAN COS INC	18,159	24,713
*	Morgan Stanley Smith Barney - Common Stk	84 SHS	MASCO CORP	2,822	3,210
*	Morgan Stanley Smith Barney - Common Stk	170 SHS	MASTERCARD INC CL A	16,979	20,646
*	Morgan Stanley Smith Barney - Common Stk	50 SHS	MC DONALDS CORP	5,980	7,658
*	Morgan Stanley Smith Barney - Common Stk	56 SHS	MEDTRONIC PLC	4,246	4,970
*	Morgan Stanley Smith Barney - Common Stk	282 SHS	MERCK & CO INC NEW COM	17,177	18,073
*	Morgan Stanley Smith Barney - Common Stk	465 SHS	MICROSOFT CORP	26,354	32,052
*	Morgan Stanley Smith Barney - Common Stk	37 SHS	MIDDLEBY CORP DEL	4,498	4,496
*	Morgan Stanley Smith Barney - Common Stk	47 SHS	MOLSON COORS BREWING CO CL B	4,762	4,058
*	Morgan Stanley Smith Barney - Common Stk	414 SHS	MONDELEZ INTL INC COM	14,999	17,881
*	Morgan Stanley Smith Barney - Common Stk	96 SHS	MONSTER BEVERAGE CORP NEW	4,290	4,769
*	Morgan Stanley Smith Barney - Common Stk	33 SHS	NETFLIX INC	1,656	4,931
*	Morgan Stanley Smith Barney - Common Stk	52 SHS	NEWELL BRANDS INC	2,721	2,788
*	Morgan Stanley Smith Barney - Common Stk	168 SHS	NIKE INC B	6,073	9,912
*	Morgan Stanley Smith Barney - Common Stk	71 SHS	NORTHERN TRUST CORP	5,819	6,902
*	Morgan Stanley Smith Barney - Common Stk	104 SHS	NORTHROP GRUMMAN CP (HLDG CO)	16,358	26,698
*	Morgan Stanley Smith Barney - Common Stk	19 SHS	NVIDIA CORPORATION	2,653	2,747
*	Morgan Stanley Smith Barney - Common Stk	19 SHS	O'REILLY AUTOMOTIVE INC NEW	5,103	4,156
*	Morgan Stanley Smith Barney - Common Stk	435 SHS	OCCIDENTAL PETROLEUM CORP DE	32,403	26,043
*	Morgan Stanley Smith Barney - Common Stk	586 SHS	ORACLE CORP	23,043	29,382
*	Morgan Stanley Smith Barney - Common Stk	100 SHS	PALO ALTO NETWORKS INC	15,247	13,381
*	Morgan Stanley Smith Barney - Common Stk	35 SHS	PAYPAL HLDGS INC COM	1,876	1,878
*	Morgan Stanley Smith Barney - Common Stk	55 SHS	PEPSICO INC NC	5,828	6,352
*	Morgan Stanley Smith Barney - Common Stk	501 SHS	PFIZER INC	13,025	16,829
*	Morgan Stanley Smith Barney - Common Stk	22 SHS	PHILIP MORRIS INTL INC	2,144	2,584
*	Morgan Stanley Smith Barney - Common Stk	8 SHS	PRICELINE GRP INC COM NEW	11,137	14,964
*	Morgan Stanley Smith Barney - Common Stk	29 SHS	PVH CORPORATION	2,511	3,321
*	Morgan Stanley Smith Barney - Common Stk	212 SHS	QUEST DIAGNOSTICS INC	13,377	23,566
*	Morgan Stanley Smith Barney - Common Stk	153 SHS	RAYTHEON CO (NEW)	13,287	24,706
*	Morgan Stanley Smith Barney - Common Stk	75 SHS	REYNOLDS AMERICAN INC	4,555	4,878
*	Morgan Stanley Smith Barney - Common Stk	23 SHS	ROPER TECHNOLOGIES, INC.	4,487	5,325
*	Morgan Stanley Smith Barney - Common Stk	447 SHS	ROSS STORES INC	26,073	25,805
*	Morgan Stanley Smith Barney - Common Stk	15 SHS	S&P GLOBAL INC COM	2,226	2,190
*	Morgan Stanley Smith Barney - Common Stk	62 SHS	SALESFORCE.COM,INC.	4,581	5,369
*	Morgan Stanley Smith Barney - Common Stk	54 SHS	SCHLUMBERGER LTD	4,397	3,555
*	Morgan Stanley Smith Barney - Common Stk	15 SHS	SHERWIN WILLIAMS COMPANY OHIO	4,234	5,264
*	Morgan Stanley Smith Barney - Common Stk	221 SHS	STARBUCKS CORP WASHINGTON	12,144	12,887

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2016

(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
*	Morgan Stanley Smith Barney - Common Stk	82 SHS SUNTRUST BKS	$ 4,617	$ 4,651
*	Morgan Stanley Smith Barney - Common Stk	72 SHS TEXAS INSTRUMENTS	5,361	5,539
*	Morgan Stanley Smith Barney - Common Stk	1,327 SHS THE FINANCIAL SEL SECT SPDR FD	31,396	32,738
*	Morgan Stanley Smith Barney - Common Stk	604 SHS THE TECHNOLOGY SEL SEC SPDR FD	31,951	33,051
*	Morgan Stanley Smith Barney - Common Stk	195 SHS THERMO FISHER SCIENTIFIC	28,711	34,022
*	Morgan Stanley Smith Barney - Common Stk	81 SHS TIME WARNER INC NEW	7,832	8,133
*	Morgan Stanley Smith Barney - Common Stk	203 SHS UNION PACIFIC CORP	18,150	22,109
*	Morgan Stanley Smith Barney - Common Stk	26 SHS UNITED TECHNOLOGIES CORP	2,873	3,175
*	Morgan Stanley Smith Barney - Common Stk	115 SHS VALVOLINE INC COM	2,712	2,728
*	Morgan Stanley Smith Barney - Common Stk	1,000 SHS VANGUARD SHR-TM INFLAT PROTEC	49,387	49,230
*	Morgan Stanley Smith Barney - Common Stk	336 SHS VERIZON COMMUNICATIONS	16,918	15,006
*	Morgan Stanley Smith Barney - Common Stk	48 SHS VERTEX PHARMACEUTICALS	5,585	6,186
*	Morgan Stanley Smith Barney - Common Stk	18 SHS WABCO HLDGS INC	2,105	2,295
*	Morgan Stanley Smith Barney - Common Stk	235 SHS WALGREENS BOOTS ALLIANCE INC	19,111	18,403
*	Morgan Stanley Smith Barney - Common Stk	379 SHS WALT DISNEY CO HLDG CO	16,385	16,894
*	Morgan Stanley Smith Barney - Common Stk	275 SHS WASTE MGMT INC (DELA)	13,374	20,171
*	Morgan Stanley Smith Barney - Common Stk	110 SHS XYLEM INC COM	4,093	6,097
*	Morgan Stanley Smith Barney - Common Stk	65 SHS ZOETIS INC CLASS-A	3,067	4,055
*	Morgan Stanley Smith Barney - Common Stk	20 SHS 3M COMPANY	3,420	4,164
*	Morgan Stanley Smith Barney - Corp Bonds	$35,000 BERKSHIRE HATHAWAY FIN 10/15/2020 2.9%	36,887	36,122
*	Morgan Stanley Smith Barney - Corp Bonds	$20,000 GOLDMAN SACHS GROUP INC 1/31/2019 2.625%	20,235	20,202
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000 HOME DEPOT INC 6/15/2019 2.0%	25,674	25,175
*	Morgan Stanley Smith Barney - Corp Bonds	$40,000 INTEL CORP 10/01/2021 3.300%	42,396	41,826
*	Morgan Stanley Smith Barney - Corp Bonds	$40,000 JOHN DEERE CAPITAL CORP 01/06/2022 2.650%	40,030	40,640
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000 JP MORGAN CHASE & CO 1/23/2020 2.25%	24,831	25,078
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000 NATIONAL RURAL UTIL CORP 1/27/2020 2.0%	24,996	25,069
*	Morgan Stanley Smith Barney - Corp Bonds	$45,000 ORACLE CORP 9/15/2021 1.900%	44,965	44,604
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000 THE COCA-COLA CO 11/1/2020 2.450%	25,822	25,427
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000 UNITEDHEALTH GROUP INC 7/15/2020 2.7%	25,722	25,525
*	Morgan Stanley Smith Barney - Corp Bonds	$40,000 US BANCORP 11/15/2018 1.95%	39,934	40,206
*	Morgan Stanley Smith Barney - Corp Bonds	$40,000 VISA INC 12/14/2020 2.2%	40,000	40,334
*	Morgan Stanley Smith Barney - Corp Bonds	$30,000 WELLS FARGO CO 12/11/2017 5.625%	33,883	30,522
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000 WFC FIXED TO FLOATING RATE NOTE BASED ON 3ML	24,625	24,797
*	Morgan Stanley Smith Barney - Govt Obligtn	$51,000 FED HOME LN MTG CORP 3/7/2018 .875%	50,915	50,868
*	Morgan Stanley Smith Barney - Govt Obligtn	$36,000 FED HOME LN MTG CORP 5/30/2019 1.750%	36,818	36,242
*	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 8/15/2023 2.500%	28,792	28,736
*	Morgan Stanley Smith Barney - Govt Obligtn	$40,000 UNITED STATES TREASURY NOTE 11/15/2020 2.625%	37,369	41,284
*	Morgan Stanley Smith Barney - Govt Obligtn	$25,000 UNITED STATES TREASURY NOTE 2/15/2022 2.000%	24,454	25,188
*	Morgan Stanley Smith Barney - Govt Obligtn	$75,000 UNITED STATES TREASURY NOTE 1/31/2019 1.250%	75,657	74,868
*	Morgan Stanley Smith Barney - Govt Obligtn	$27,000 UNITED STATES TREASURY NOTE 12/31/2019 1.125%	26,556	26,778
*	Morgan Stanley Smith Barney - Govt Obligtn	$3,000 UNITED STATES TREASURY NOTE 6/30/2018 1.375%	3,005	3,003
*	Morgan Stanley Smith Barney - Govt Obligtn	$58,000 UNITED STATES TREASURY NOTE 8/15/2026 1.500%	56,888	54,260
*	Morgan Stanley Smith Barney - Govt Obligtn	$75,000 UNITED STATES TREASURY NOTE 12/31/2018 1.500%	75,691	75,164
*	Morgan Stanley Smith Barney - Govt Obligtn	$40,000 UNITED STATES TREASURY NOTE 11/15/2018 3.750%	42,774	41,300
*	Morgan Stanley Smith Barney - Govt Obligtn	$75,000 UNITED STATES TREASURY NOTE 5/15/2016 3.125%	79,967	77,420
*	Morgan Stanley Smith Barney - Govt Obligtn	$42,000 UNITED STATES TREASURY NOTE 2/15/2020 3.625%	48,375	44,285
*	Morgan Stanley Smith Barney - MMF	MS LIQUID ASSET FUND	282,880	282,880
			$ 5,102,027	$ 5,530,062

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2017

(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
*	Morgan Stanley Smith Barney - Mutual Fund	4,721.435 SHS AMER BEACON AHL MNGD FUT STR Y	$ 50,000	$ 48,772
*	Morgan Stanley Smith Barney - Mutual Fund	4,405.078 SHS AMERICAN BEACON SPFLT RT INC	45,550	45,592
*	Morgan Stanley Smith Barney - Mutual Fund	2,935.199 SHS AMERICAN EUROPACIFIC GRW F2	137,066	152,102
*	Morgan Stanley Smith Barney - Mutual Fund	4,793.345 SHS AQR MANAGED FUTURES STRATEGY I	52,089	42,181
*	Morgan Stanley Smith Barney - Mutual Fund	9,172.667 SHS ARROW MANAGED FUTURES STRAT A	80,872	68,061
*	Morgan Stanley Smith Barney - Mutual Fund	1,064.708 SHS BARON SMALL CAP INSTL	22,381	32,175
*	Morgan Stanley Smith Barney - Mutual Fund	5120.217 SHS BLACKROCK CREDIT STRAT INST	51,960	52,482
*	Morgan Stanley Smith Barney - Mutual Fund	4,939.933 SHS BLACKROCK FLOATING RT INC INST	50,634	50,387
*	Morgan Stanley Smith Barney - Mutual Fund	8,245.342 SHS BLACKROCK GLOBAL DIV PORT INST	97,985	111,230
*	Morgan Stanley Smith Barney - Mutual Fund	1,803.809 SHS CLEARBRIDGE APPRECIATION I	26,321	40,694
*	Morgan Stanley Smith Barney - Mutual Fund	2,859.695 SHS FIDELITY ADV BIOTECHNOLOGY I	64,312	72,007
*	Morgan Stanley Smith Barney - Mutual Fund	6506.390 SHS FIRST EAGLE OVERSEAS I	150,301	162,660
*	Morgan Stanley Smith Barney - Mutual Fund	5,585.317 SHS FRANKLIN UTILITIES ADVISOR	76,656	105,842
*	Morgan Stanley Smith Barney - Mutual Fund	1,908.221 SHS GUGGENHEIM MACRO OPPORT I	50,627	50,835
*	Morgan Stanley Smith Barney - Mutual Fund	5,783.296 SHS HARTFORD SCHRDS EMMK DB&CUR I	58,000	60,840
*	Morgan Stanley Smith Barney - Mutual Fund	1,433.366 SHS INVESCO DIVERSIFIED DIVIDEND Y	26,175	28,366
*	Morgan Stanley Smith Barney - Mutual Fund	234.945 SHS JANUS HENDERSON ENTERPRISE I	20,397	25,513
*	Morgan Stanley Smith Barney - Mutual Fund	3,510.402 SHS JANUS HENDERSON SM CAP VAL I	68,883	81,196
*	Morgan Stanley Smith Barney - Mutual Fund	8,171.310 SHS JANUS HNDRSN GLB INC MGD VOL I	101,656	109,577
*	Morgan Stanley Smith Barney - Mutual Fund	633.416 SHS JP MORGAN MID CAP VALUE I	16,945	24,215
*	Morgan Stanley Smith Barney - Mutual Fund	913.585 SHS JP MORGAN SMALL CAP EQTY I	41,300	50,868
*	Morgan Stanley Smith Barney - Mutual Fund	4,356.464 SHS JP MORGAN STRAT INC OPPORT I	50,796	50,753
*	Morgan Stanley Smith Barney - Mutual Fund	2,107.685 SHS LAZARD GLB LSTD INFR PTF INST	30,084	34,566
*	Morgan Stanley Smith Barney - Mutual Fund	4,210.599 SHS LOCORR MARKET TREND I	52,673	43,538
*	Morgan Stanley Smith Barney - Mutual Fund	3,125.317 SHS MAINSTAY SHT TRM DUR HI YLD I	30,821	31,066
*	Morgan Stanley Smith Barney - Mutual Fund	931.479 SHS MFS INTERNATIONAL NEW DISC I	26,401	30,478
*	Morgan Stanley Smith Barney - Mutual Fund	2,809.884 SHS MFS INTERNATIONAL VALUE I	100,873	119,392
*	Morgan Stanley Smith Barney - Mutual Fund	1,506.111 SHS OPPENHEIMER DEVELOPING MKTS Y	50,389	57,172
*	Morgan Stanley Smith Barney - Mutual Fund	2,038.769 SHS OPPENHEIMER INTL SMLL-MID CO Y	67,785	91,561
*	Morgan Stanley Smith Barney - Mutual Fund	1,711.513 SHS PRINCIPAL SM MDCP DIV INC I	25,530	28,736
*	Morgan Stanley Smith Barney - Mutual Fund	4,660.132 SHS TORTOISE MLP & PIPELINE INST	62,322	62,958
*	Morgan Stanley Smith Barney - Mutual Fund	3,465.509 SHS TRANSAMERICA MIDCAP VAL OPP A	38,060	42,349
*	Morgan Stanley Smith Barney - Mutual Fund	9,693.439 SHS VANGUARD SH TM INVT GR INV	103,813	103,527
*	Morgan Stanley Smith Barney - Mutual Fund	7,398.535 SHS VIRTUS VONTOBEL EMERG MKTS OPP I	74,896	81,976
*	Morgan Stanley Smith Barney - Mutual Fund	2,580.043 SHS VIRTUS VONTOBEL FOREIGN OPP I	72,500	84,652
*	Morgan Stanley Smith Barney - Common Stk	406 SHS ABBOT LABORATORIES	18,171	19,736
*	Morgan Stanley Smith Barney - Common Stk	65 SHS ADOBE SYSTEMS	7,381	9,193
*	Morgan Stanley Smith Barney - Common Stk	33 SHS AETNA INC (NEW)(CT)	4,048	5,010
*	Morgan Stanley Smith Barney - Common Stk	49 SHS AGILENT TECHNOLOGIES	1,486	2,906
*	Morgan Stanley Smith Barney - Common Stk	38 SHS ALLERGAN PLC SHS	9,157	9,237
*	Morgan Stanley Smith Barney - Common Stk	258 SHS ALLSTATE CORP	16,262	22,818
*	Morgan Stanley Smith Barney - Common Stk	15 SHS ALPHABET INC CL A	6,258	13,945
*	Morgan Stanley Smith Barney - Common Stk	24 SHS ALPHABET INC CL C	13,421	21,810
*	Morgan Stanley Smith Barney - Common Stk	74 SHS ALTRIA GROUP INC	5,304	5,511
*	Morgan Stanley Smith Barney - Common Stk	29 SHS AMAZON COM INC	14,936	28,072
*	Morgan Stanley Smith Barney - Common Stk	59 SHS AMERICAN TOWER REIT COM	2,898	7,807
*	Morgan Stanley Smith Barney - Common Stk	33 SHS AMGEN INC	5,478	5,684
*	Morgan Stanley Smith Barney - Common Stk	82 SHS AMPHENOL CORP NEW CL A	5,693	6,054
*	Morgan Stanley Smith Barney - Common Stk	313 SHS APPLE INC	34,428	45,078
*	Morgan Stanley Smith Barney - Common Stk	50 SHS APPLIED MATERIALS INC	2,206	2,066
*	Morgan Stanley Smith Barney - Common Stk	409 SHS ARCHER DANIELS MIDLAND	19,442	16,924

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2017

(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
*	Morgan Stanley Smith Barney - Common Stk	432 SHS	AT&T INC	$ 15,687	$ 16,299
*	Morgan Stanley Smith Barney - Common Stk	441 SHS	BANK OF NEW YORK MELLON CORP	17,285	22,500
*	Morgan Stanley Smith Barney - Common Stk	469 SHS	BB&T CORP	17,588	21,297
*	Morgan Stanley Smith Barney - Common Stk	778 SHS	BLACKSTONE GROUP LP	20,865	25,946
*	Morgan Stanley Smith Barney - Common Stk	16 SHS	BOEING CO	2,267	3,164
*	Morgan Stanley Smith Barney - Common Stk	155 SHS	BOSTON SCIENTIFIC CORP	3,709	4,297
*	Morgan Stanley Smith Barney - Common Stk	22 SHS	BROADCOM LTD	4,615	5,127
*	Morgan Stanley Smith Barney - Common Stk	522 SHS	CA INCORPORATED	16,225	17,993
*	Morgan Stanley Smith Barney - Common Stk	109 SHS	CABOT OIL & GAS CORP A	2,578	2,734
*	Morgan Stanley Smith Barney - Common Stk	218 SHS	CARDINAL HEALTH INC	16,977	16,987
*	Morgan Stanley Smith Barney - Common Stk	63 SHS	CELGENE CORP	7,296	8,182
*	Morgan Stanley Smith Barney - Common Stk	240 SHS	CHEVRON CORP	24,175	25,039
*	Morgan Stanley Smith Barney - Common Stk	630 SHS	CISCO SYS INC	14,835	19,719
*	Morgan Stanley Smith Barney - Common Stk	47 SHS	COCA COLA CO	2,089	2,108
*	Morgan Stanley Smith Barney - Common Stk	56 SHS	COGNIZANT TECH SOLUTIONS CL A	3,158	3,718
*	Morgan Stanley Smith Barney - Common Stk	82 SHS	COLGATE PALMOLIVE CO	5,765	6,079
*	Morgan Stanley Smith Barney - Common Stk	288 SHS	COMCAST CORP (NEW) CLASS A	8,747	11,209
*	Morgan Stanley Smith Barney - Common Stk	19 SHS	CONCHO RES INC	2,682	2,309
*	Morgan Stanley Smith Barney - Common Stk	412 SHS	CONOCOPHILLIPS	23,690	18,112
*	Morgan Stanley Smith Barney - Common Stk	14 SHS	COOPER CO INC NEW	2,906	3,352
*	Morgan Stanley Smith Barney - Common Stk	51 SHS	COSTCO WHOLESALE CORP NEW	2,983	8,156
*	Morgan Stanley Smith Barney - Common Stk	107 SHS	CSX CORP	3,812	5,838
*	Morgan Stanley Smith Barney - Common Stk	270 SHS	CVS CAREMARK CORP	17,048	21,724
*	Morgan Stanley Smith Barney - Common Stk	73 SHS	DANAHER CORPORATION	4,854	6,160
*	Morgan Stanley Smith Barney - Common Stk	254 SHS	DU PONT EI DE NEMOURS & CO	17,027	20,500
*	Morgan Stanley Smith Barney - Common Stk	26 SHS	ECOLAB INC	3,130	3,452
*	Morgan Stanley Smith Barney - Common Stk	243 SHS	EDISON INTERNATIONAL	14,220	19,000
*	Morgan Stanley Smith Barney - Common Stk	66 SHS	EDWARD LIFESCIENCES CORP	6,122	7,804
*	Morgan Stanley Smith Barney - Common Stk	48 SHS	ELECTRONIC ARTS INC	3,129	5,075
*	Morgan Stanley Smith Barney - Common Stk	106 SHS	ELI LILLY & CO	7,829	8,724
*	Morgan Stanley Smith Barney - Common Stk	16 SHS	EQUINIX INC COM PAR $0.001	3,207	6,867
*	Morgan Stanley Smith Barney - Common Stk	288 SHS	EQUITY RESIDENTIAL	18,252	18,959
*	Morgan Stanley Smith Barney - Common Stk	33 SHS	ESTEE LAUDER CO INC CL A	2,770	3,167
*	Morgan Stanley Smith Barney - Common Stk	293 SHS	EXPRESS SCRIPTS HLDG CO COM	23,216	18,705
*	Morgan Stanley Smith Barney - Common Stk	263 SHS	FACEBOOK INC CL-A	25,163	39,708
*	Morgan Stanley Smith Barney - Common Stk	624 SHS	FIRST TRUST LARGE CAP CORE ETF	32,123	33,172
*	Morgan Stanley Smith Barney - Common Stk	39 SHS	FISERV INC WISCONSIN	4,288	4,771
*	Morgan Stanley Smith Barney - Common Stk	600 SHS	FLEXSHARES TR STOXX GLOBR INF	26,466	28,152
*	Morgan Stanley Smith Barney - Common Stk	50 SHS	FORTIVE CORP	2,543	3,168
*	Morgan Stanley Smith Barney - Common Stk	3,009 SHS	FT NORTH AMERICAN ENERGY INFRA	69,516	73,871
*	Morgan Stanley Smith Barney - Common Stk	11 SHS	GENL DYNAMICS CORP	1,922	2,179
*	Morgan Stanley Smith Barney - Common Stk	145 SHS	GILEAD SCIENCE	11,684	10,263
*	Morgan Stanley Smith Barney - Common Stk	20 SHS	GLOBAL PAYMENT INC	1,801	1,806
*	Morgan Stanley Smith Barney - Common Stk	395 SHS	HALLIBURTON CO	20,738	16,870
*	Morgan Stanley Smith Barney - Common Stk	32 SHS	HERSHEY COMPANY	3,424	3,436
*	Morgan Stanley Smith Barney - Common Stk	81 SHS	HOME DEPOT INC	10,473	12,425
*	Morgan Stanley Smith Barney - Common Stk	63 SHS	HONEYWELL INTERNATIONAL INC	5,656	8,397
*	Morgan Stanley Smith Barney - Common Stk	30 SHS	ILLUMINA INC	4,976	5,206
*	Morgan Stanley Smith Barney - Common Stk	46 SHS	INCYTE CORP	5,143	5,792
*	Morgan Stanley Smith Barney - Common Stk	457 SHS	INDUSTRIAL SEL SEC SPDR FD	26,888	31,126
*	Morgan Stanley Smith Barney - Common Stk	200 SHS	INGERSOLL-RAND PLC	13,955	18,278

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2016

(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
*	Morgan Stanley Smith Barney - Common Stk	505 SHS INTEL CORP	$ 17,340	$ 17,039
*	Morgan Stanley Smith Barney - Common Stk	222 SHS INTERCONTINENTALEXCHANGE GROUP	10,890	14,634
*	Morgan Stanley Smith Barney - Common Stk	18 SHS INTL FLAVORS & FRAGRANCES	2,124	2,430
*	Morgan Stanley Smith Barney - Common Stk	36 SHS INTUIT INC	3,674	4,781
*	Morgan Stanley Smith Barney - Common Stk	379 SHS ISHARES EDGE MSCI US MOMENTUM	32,546	33,689
*	Morgan Stanley Smith Barney - Common Stk	698 SHS ISHARES EUROPE ETF	30,873	30,935
*	Morgan Stanley Smith Barney - Common Stk	749 SHS ISHARES MSCI EMERGING MKTS ETF	31,203	31,001
*	Morgan Stanley Smith Barney - Common Stk	788 SHS ISHARES MSCI EMU ETF	32,466	31,776
*	Morgan Stanley Smith Barney - Common Stk	244 SHS ISHARES S&P 500 GRWTH ETF	32,131	33,391
*	Morgan Stanley Smith Barney - Common Stk	210 SHS ISHARES SMALL CAP 600 G ETF	28,917	32,750
*	Morgan Stanley Smith Barney - Common Stk	187 SHS JOHNSON & JOHNSON	20,753	24,739
*	Morgan Stanley Smith Barney - Common Stk	235 SHS KRAFT HEINZ CO	16,262	20,125
*	Morgan Stanley Smith Barney - Common Stk	231 SHS LOWES COMPANIES INC	12,825	17,909
*	Morgan Stanley Smith Barney - Common Stk	1,720 SHS MARATHON OIL CO	34,491	20,382
*	Morgan Stanley Smith Barney - Common Stk	317 SHS MARSH & MCLENNAN COS INC	18,159	24,713
*	Morgan Stanley Smith Barney - Common Stk	84 SHS MASCO CORP	2,822	3,210
*	Morgan Stanley Smith Barney - Common Stk	170 SHS MASTERCARD INC CL A	16,979	20,646
*	Morgan Stanley Smith Barney - Common Stk	50 SHS MC DONALDS CORP	5,980	7,658
*	Morgan Stanley Smith Barney - Common Stk	56 SHS MEDTRONIC PLC	4,246	4,970
*	Morgan Stanley Smith Barney - Common Stk	282 SHS MERCK & CO INC NEW COM	17,177	18,073
*	Morgan Stanley Smith Barney - Common Stk	465 SHS MICROSOFT CORP	26,354	32,052
*	Morgan Stanley Smith Barney - Common Stk	37 SHS MIDDLEBY CORP DEL	4,498	4,496
*	Morgan Stanley Smith Barney - Common Stk	47 SHS MOLSON COORS BREWING CO CL B	4,762	4,058
*	Morgan Stanley Smith Barney - Common Stk	414 SHS MONDELEZ INTL INC COM	14,999	17,881
*	Morgan Stanley Smith Barney - Common Stk	96 SHS MONSTER BEVERAGE CORP NEW	4,290	4,769
*	Morgan Stanley Smith Barney - Common Stk	33 SHS NETFLIX INC	1,656	4,931
*	Morgan Stanley Smith Barney - Common Stk	52 SHS NEWELL BRANDS INC	2,721	2,788
*	Morgan Stanley Smith Barney - Common Stk	168 SHS NIKE INC B	6,073	9,912
*	Morgan Stanley Smith Barney - Common Stk	71 SHS NORTHERN TRUST CORP	5,819	6,902
*	Morgan Stanley Smith Barney - Common Stk	104 SHS NORTHROP GRUMMAN CP (HLDG CO)	16,358	26,698
*	Morgan Stanley Smith Barney - Common Stk	19 SHS NVIDIA CORPORATION	2,653	2,747
*	Morgan Stanley Smith Barney - Common Stk	19 SHS O'REILLY AUTOMOTIVE INC NEW	5,103	4,156
*	Morgan Stanley Smith Barney - Common Stk	435 SHS OCCIDENTAL PETROLEUM CORP DE	32,403	26,043
*	Morgan Stanley Smith Barney - Common Stk	586 SHS ORACLE CORP	23,043	29,382
*	Morgan Stanley Smith Barney - Common Stk	100 SHS PALO ALTO NETWORKS INC	15,247	13,381
*	Morgan Stanley Smith Barney - Common Stk	35 SHS PAYPAL HLDGS INC COM	1,876	1,878
*	Morgan Stanley Smith Barney - Common Stk	55 SHS PEPSICO INC NC	5,828	6,352
*	Morgan Stanley Smith Barney - Common Stk	501 SHS PFIZER INC	13,025	16,829
*	Morgan Stanley Smith Barney - Common Stk	22 SHS PHILIP MORRIS INTL INC	2,144	2,584
*	Morgan Stanley Smith Barney - Common Stk	8 SHS PRICELINE GRP INC COM NEW	11,137	14,964
*	Morgan Stanley Smith Barney - Common Stk	29 SHS PVH CORPORATION	2,511	3,321
*	Morgan Stanley Smith Barney - Common Stk	212 SHS QUEST DIAGNOSTICS INC	13,377	23,566
*	Morgan Stanley Smith Barney - Common Stk	153 SHS RAYTHEON CO (NEW)	13,287	24,706
*	Morgan Stanley Smith Barney - Common Stk	75 SHS REYNOLDS AMERICAN INC	4,555	4,878
*	Morgan Stanley Smith Barney - Common Stk	23 SHS ROPER TECHNOLOGIES, INC.	4,487	5,325
*	Morgan Stanley Smith Barney - Common Stk	447 SHS ROSS STORES INC	26,073	25,805
*	Morgan Stanley Smith Barney - Common Stk	15 SHS S&P GLOBAL INC COM	2,226	2,190
*	Morgan Stanley Smith Barney - Common Stk	62 SHS SALESFORCE.COM,INC.	4,581	5,369
*	Morgan Stanley Smith Barney - Common Stk	54 SHS SCHLUMBERGER LTD	4,397	3,555
*	Morgan Stanley Smith Barney - Common Stk	15 SHS SHERWIN WILLIAMS COMPANY OHIO	4,234	5,264
*	Morgan Stanley Smith Barney - Common Stk	221 SHS STARBUCKS CORP WASHINGTON	12,144	12,887

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2016

(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
*	Morgan Stanley Smith Barney - Common Stk	82 SHS	SUNTRUST BKS	$ 4,617	$ 4,651
*	Morgan Stanley Smith Barney - Common Stk	72 SHS	TEXAS INSTRUMENTS	5,361	5,539
*	Morgan Stanley Smith Barney - Common Stk	1,327 SHS	THE FINANCIAL SEL SECT SPDR FD	31,396	32,738
*	Morgan Stanley Smith Barney - Common Stk	604 SHS	THE TECHNOLOGY SEL SEC SPDR FD	31,951	33,051
*	Morgan Stanley Smith Barney - Common Stk	195 SHS	THERMO FISHER SCIENTIFIC	28,711	34,022
*	Morgan Stanley Smith Barney - Common Stk	81 SHS	TIME WARNER INC NEW	7,832	8,133
*	Morgan Stanley Smith Barney - Common Stk	203 SHS	UNION PACIFIC CORP	18,150	22,109
*	Morgan Stanley Smith Barney - Common Stk	26 SHS	UNITED TECHNOLOGIES CORP	2,873	3,175
*	Morgan Stanley Smith Barney - Common Stk	115 SHS	VALVOLINE INC COM	2,712	2,728
*	Morgan Stanley Smith Barney - Common Stk	1,000 SHS	VANGUARD SHR-TM INFLAT PROTEC	49,387	49,230
*	Morgan Stanley Smith Barney - Common Stk	336 SHS	VERIZON COMMUNICATIONS	16,918	15,006
*	Morgan Stanley Smith Barney - Common Stk	48 SHS	VERTEX PHARMACEUTICALS	5,585	6,186
*	Morgan Stanley Smith Barney - Common Stk	18 SHS	WABCO HLDGS INC	2,105	2,295
*	Morgan Stanley Smith Barney - Common Stk	235 SHS	WALGREENS BOOTS ALLIANCE INC	19,111	18,403
*	Morgan Stanley Smith Barney - Common Stk	379 SHS	WALT DISNEY CO HLDG CO	16,385	16,894
*	Morgan Stanley Smith Barney - Common Stk	275 SHS	WASTE MGMT INC (DELA)	13,374	20,171
*	Morgan Stanley Smith Barney - Common Stk	110 SHS	XYLEM INC COM	4,093	6,097
*	Morgan Stanley Smith Barney - Common Stk	65 SHS	ZOETIS INC CLASS-A	3,067	4,055
*	Morgan Stanley Smith Barney - Common Stk	20 SHS	3M COMPANY	3,420	4,164
*	Morgan Stanley Smith Barney - Corp Bonds	$35,000	BERKSHIRE HATHAWAY FIN 10/15/2020 2.9%	36,887	36,122
*	Morgan Stanley Smith Barney - Corp Bonds	$20,000	GOLDMAN SACHS GROUP INC 1/31/2019 2.625%	20,235	20,202
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000	HOME DEPOT INC 6/15/2019 2.0%	25,674	25,175
*	Morgan Stanley Smith Barney - Corp Bonds	$40,000	INTEL CORP 10/01/2021 3.300%	42,396	41,826
*	Morgan Stanley Smith Barney - Corp Bonds	$40,000	JOHN DEERE CAPITAL CORP 01/06/2022 2.650%	40,030	40,640
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000	JP MORGAN CHASE & CO 1/23/2020 2.25%	24,831	25,078
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000	NATIONAL RURAL UTIL CORP 1/27/2020 2.0%	24,996	25,069
*	Morgan Stanley Smith Barney - Corp Bonds	$45,000	ORACLE CORP 9/15/2021 1.900%	44,965	44,604
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000	THE COCA-COLA CO 11/1/2020 2.450%	25,822	25,427
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000	UNITEDHEALTH GROUP INC 7/15/2020 2.7%	25,722	25,525
*	Morgan Stanley Smith Barney - Corp Bonds	$40,000	US BANCORP 11/15/2018 1.95%	39,934	40,206
*	Morgan Stanley Smith Barney - Corp Bonds	$40,000	VISA INC 12/14/2020 2.2%	40,000	40,334
*	Morgan Stanley Smith Barney - Corp Bonds	$30,000	WELLS FARGO CO 12/11/2017 5.625%	33,883	30,522
*	Morgan Stanley Smith Barney - Corp Bonds	$25,000	WFC FIXED TO FLOATING RATE NOTE BASED ON 3ML	24,625	24,797
*	Morgan Stanley Smith Barney - Govt Obligtn	$51,000	FED HOME LN MTG CORP 3/7/2018 .875%	50,915	50,868
*	Morgan Stanley Smith Barney - Govt Obligtn	$36,000	FED HOME LN MTG CORP 5/30/2019 1.750%	36,818	36,242
*	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 8/15/2023 2.500%	28,792	28,736
*	Morgan Stanley Smith Barney - Govt Obligtn	$40,000	UNITED STATES TREASURY NOTE 11/15/2020 2.625%	37,369	41,284
*	Morgan Stanley Smith Barney - Govt Obligtn	$25,000	UNITED STATES TREASURY NOTE 2/15/2022 2.000%	24,454	25,188
*	Morgan Stanley Smith Barney - Govt Obligtn	$75,000	UNITED STATES TREASURY NOTE 1/31/2019 1.250%	75,657	74,868
*	Morgan Stanley Smith Barney - Govt Obligtn	$27,000	UNITED STATES TREASURY NOTE 12/31/2019 1.125%	26,556	26,778
*	Morgan Stanley Smith Barney - Govt Obligtn	$3,000	UNITED STATES TREASURY NOTE 6/30/2018 1.375%	3,005	3,003
*	Morgan Stanley Smith Barney - Govt Obligtn	$58,000	UNITED STATES TREASURY NOTE 8/15/2026 1.500%	56,888	54,260
*	Morgan Stanley Smith Barney - Govt Obligtn	$75,000	UNITED STATES TREASURY NOTE 12/31/2018 1.500%	75,691	75,164
*	Morgan Stanley Smith Barney - Govt Obligtn	$40,000	UNITED STATES TREASURY NOTE 11/15/2018 3.750%	42,774	41,300
*	Morgan Stanley Smith Barney - Govt Obligtn	$75,000	UNITED STATES TREASURY NOTE 5/15/2016 3.125%	79,967	77,420
*	Morgan Stanley Smith Barney - Govt Obligtn	$42,000	UNITED STATES TREASURY NOTE 2/15/2020 3.625%	48,375	44,285
*	Morgan Stanley Smith Barney - MMF		MS LIQUID ASSET FUND	282,880	282,880
				$ 5,102,027	$ 5,530,062

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.