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 08/01/2016 and ending 07/31/2017

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
MIGUEL'S RETIREMENT PLAN (MRP)

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 08/01/2014

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)

MJSC HOLDINGS, LLC

280 CORPORATE TERRACE CIRCLE
CORONA, CA 92879

2b Employer Identification Number (EIN) 33-0863959

2c Plan Sponsor's telephone number 951-371-7234

2d Business code (see instructions) 722511

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.	05/14/2018	JANICE BRADY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	05/14/2018	JANICE BRADY
	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**	277
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)**	270
a(2) Total number of active participants at the end of the plan year	**6a(2)**	263
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	11
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	274
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	274
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	58
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 3D 3H

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information)
- **(4)** [ ] **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 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 08/01/2016 and ending 07/31/2017

A Name of plan
MIGUEL'S RETIREMENT PLAN (MRP)

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MJSC HOLDINGS, LLC

D Employer Identification Number (EIN)
33-0863959

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2208	0
(2) Participant contributions	1b(2)	3573	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	
(2) U.S. Government securities	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)	0	
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common	1c(4)(B)	0	
(5) Partnership/joint venture interests	1c(5)	0	
(6) Real estate (other than employer real property)	1c(6)	0	
(7) Loans (other than to participants)	1c(7)	0	
(8) Participant loans	1c(8)	3205	14105
(9) Value of interest in common/collective trusts	1c(9)	0	
(10) Value of interest in pooled separate accounts	1c(10)	0	
(11) Value of interest in master trust investment accounts	1c(11)	0	
(12) Value of interest in 103-12 investment entities	1c(12)	0	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	324064	569929
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	0	
	(2) Employer real property	1d(2)	0	
e	Buildings and other property used in plan operation	1e	0	
f	Total assets (add all amounts in lines 1a through 1e)	1f	333050	584034
	Liabilities			
g	Benefit claims payable	1g	0	
h	Operating payables	1h	0	
i	Acquisition indebtedness	1i	0	
j	Other liabilities	1j	0	
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	333050	584034

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)	84547	
	(B) Participants	2a(1)(B)	126310	
	(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)		210857
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)	546	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		546
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	14255	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		14255
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		44868
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		270526
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	14227	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		14227
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	5315	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		5315
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		19542
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		250984
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☐ Unqualified **(2)** ☐ Qualified **(3)** ☒ Disclaimer **(4)** ☐ Adverse

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

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

(1) Name: SQUAR MILNER LLP **(2)** EIN: 35-2455663

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		4795
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		30000
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



Certified Public Accountants
and Financial Advisors

Miguel's Retirement Plan
Financial Statements and
Supplemental Schedule
July 31, 2017 and 2016

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Supplemental Schedule*

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 14

*Note: Schedules other than that listed above have been omitted because the information is otherwise disclosed, not applicable or are not required by Section 29 CFR 2520.103-10 of the Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

squarmilner
Certified Public Accountants
and Financial Advisors

Squar Milner LLP

INDEPENDENT AUDITOR'S REPORT

To Mr. Javier Vasquez
Plan Administrator
Miguel's Retirement Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Miguel's Retirement Plan (the "Plan"), which comprise the statements of net assets available for benefits as of July 31, 2017 and 2016, and the related statement of changes in net assets available for benefits for the year ended July 31, 2017, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Capital Bank & Trust Company (the "Trustee"), except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained certifications from the Trustee as of July 31, 2017 and 2016, and for the year ended July 31, 2017, that the information provided to the Plan administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

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

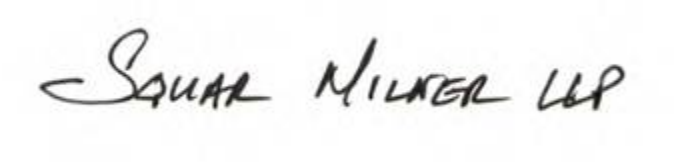
Other Matter

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of July 31, 2017, is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

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

SQUAR MILNER LLP



Newport Beach, California
May 10, 2018

MIGUEL'S RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
July 31, 2017 and 2016

	2017	2016
ASSETS		
Investments, at fair value:		
Mutual funds	$ 558,630	$ 315,052
Money market fund	11,299	9,012
Total investments at fair value	569,929	324,064
Notes receivable from participants	14,105	3,205
Employee contributions receivable	-	3,573
Employer contributions receivable	-	2,208
NET ASSETS AVAILABLE FOR BENEFITS	$ 584,034	$ 333,050

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

MIGUEL'S RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended July 31, 2017

ADDITIONS		
Investment income:		
Net appreciation in fair value of investments	$	44,868
Dividends		14,255
Total investment income		59,123
Interest income on notes receivable from participants		546
Contributions:		
Employer		84,547
Participant		126,310
Total contributions		210,857
Total additions		270,526
DEDUCTIONS		
Benefits paid to participants		14,227
Administrative expenses		5,315
Total deductions		19,542
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS		250,984
NET ASSETS AVAILABLE FOR BENEFITS – beginning of year		333,050
NET ASSETS AVAILABLE FOR BENEFITS – end of year	$	584,034

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

1. DESCRIPTION OF PLAN

The following description of the Miguel's Retirement 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

Effective August 1, 2014, MJSC Holdings, LLC (the "Company" or the "Plan Administrator") adopted the Plan. The Plan is a defined contribution plan designed to provide eligible employees of the Company with an employee benefit plan that permits participants to elect to defer current taxation by contributing a portion of their wages to the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA") and is intended to qualify under Section 401(k) of the Internal Revenue Code of 1986, as amended (the "Code").

Plan Administration

The Plan's day-to-day operations are administered by Pension Strategies, LLC, a third party administrator (the "TPA"). Accounting records are maintained by Capital Bank & Trust Company (the "Trustee") on the cash basis of accounting. The financial statements include all material adjustments necessary to conform the information provided by the Trustee to the accrual basis of accounting. Overall responsibility for administering the Plan rests with the Plan Administrator.

Eligibility

All employees of the Company are eligible to participate in the Plan upon completion of a minimum of twelve months and 1,000 hours of employment services and attaining a minimum age of 21 years.

Participant Elective Deferral Contributions

Participants may elect to contribute to the Plan, on a pretax basis, up to 100% of total annual compensation, up to a maximum of $18,000 for the calendar years ended December 31, 2017 and 2016. For the year ended July 31, 2017, all employees who were eligible to make pretax deferrals under the Plan, and who had attained age 50 before the close of the fiscal year, were eligible to make catch-up contributions in accordance with, and subject to the limitations of, Section 414(v) of the Code. Catch-up contributions were limited to $6,000 for the calendar years ended December 31, 2017 and 2016.

Matching Contributions

The Company contributes a safe harbor matching contribution equal to 100% of individual salary deferrals that do not exceed 3% of individual compensation plus 50% of individual salary deferrals between 3% and 5% of individual compensation. Employees considered to be highly compensated under the Plan are not eligible for safe harbor matching contributions unless the employer, in its discretion, decides to make a contribution for these employees. Safe harbor matching contributions are 100% vested.

1. DESCRIPTION OF PLAN (continued)

Matching Contributions (continued)

The Company, at its discretion, may also contribute an amount to the account of each participant during the Plan year. During the fiscal year ended July 31, 2017, the Company did not make any discretionary contributions.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of investment earnings and appreciation in the value of investments, and charged with withdrawals or distributions and an allocation of (i) investment losses and depreciation in the value of investments and (ii) asset management fees charged by the Trustee. Allocations are based on participant earnings 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

Participant elective deferral contributions, safe harbor matching contributions, and earnings are always fully vested. The Company's discretionary contributions, when made, vest at a rate of 20% each year after two years of service. Participants become fully vested in the Company's contributions upon attainment of normal retirement age, upon retirement due to disability, upon death, and upon termination of the Plan, as defined, at which time such balances may be withdrawn without penalty.

Payment of Benefits

Upon termination of service, a participant may elect to receive a lump-sum amount equal to the vested value of his or her account, receive installment payments, or purchase an immediate or deferred annuity from an insurance company. If the value of the participant's account exceeds $5,000, the participant may elect to keep the account in the Plan and maintain his or her account in any of the Plan's investment options. Benefits are recorded when paid.

Notes Receivable from Participants

Participants may borrow from their vested account balances a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Loan transactions are treated as a transfer to (from) each respective investment fund from (to) the participant loan fund. Loan terms are not to exceed five years, or 20 years if the loan is used to obtain a primary residence. Principal and interest are paid ratably through payroll deductions. All loans must be adequately secured; however, no more than 50% of the present value on the participant's vested account balance may be considered as security for the outstanding balance of the loan. The loans bear interest at a rate based on the rates available for similar loans from commercial lending institutions as determined by the Trustee. The interest rates on borrowings ranged from 4.25% to 5.00% as of July 31, 2017 and 2016.

1. DESCRIPTION OF PLAN (continued)

Participant Withdrawals

Participants may make withdrawals at vested amounts under the following circumstances: 1) attainment of age 59½ or retirement, 2) hardship, as defined by the Plan document, not more than once a year, and 3) loans, not to exceed amounts stated in the Plan document.

Forfeitures

Any amount of the Company contributions and related earnings not vested at termination of employment is forfeited. The Company may elect to use the forfeitures to offset administrative expenses of the Plan to the extent the expenses are Plan expenses. Forfeitures as of July 31, 2017 and for the year ended July 31, 2016 are not applicable as the Company made no discretionary contributions.

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. If the Plan is terminated, benefits earned become fully vested as of the Plan's termination date.

Tax Status

The Internal Revenue Service has determined by letter, dated March 31, 2014, that the Plan (volume submitter profit sharing plan) is qualified in accordance with applicable sections of the Code, and the trust under the Plan constitutes a qualified trust and is therefore exempt from federal income taxes.

2. SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP"). Investments are presented at fair value.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of changes in net assets during the reporting period. Actual results could differ from those estimates.

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

Investment Valuation and Income Recognition

Investments in mutual funds and money market funds, are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an ordinary 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 an accrual basis. The net realized and unrealized gains and losses are reflected in the statement of changes in net assets available for benefits as net appreciation in the fair value of investments.

Notes Receivable from Participants

Notes receivable from participants are recorded at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded when it is earned. No allowance for credit losses has been recorded for loans to participants. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be a distribution, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits

Benefits are recorded when paid. As of July 31, 2017 and 2016, the Plan did not have any pending distributions owed to participants who had elected to withdraw from the Plan but which had not yet been paid.

Administrative Expenses

Generally, the costs of administering the Plan are paid for by the Company and accordingly, they are not reflected in the accompanying Plan financial statements, with the exception of fees charged by the Trustee, which are considered to be transactions with a party in interest (Note 6) that are paid by the Plan and applied directly to participants' accounts. Costs paid by the Plan were $5,315 for the fiscal year ended July 31, 2017.

Income Taxes

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authority. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of July 31, 2017 and 2016, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions and the Plan could be subject to income tax if certain issues were found by the Internal Revenue Service that could result in the disqualification of the Plan's tax-exempt status; however, there are currently no audits for any tax periods in progress.

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

Subsequent Events

The Plan evaluated subsequent events for their potential impact on the financial statements and disclosures through May 10, 2018, which is the date the financial statements were available to be issued.

New Accounting Standards

In August 2014, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2014-15, *Disclosure of Uncertainties about an Entity's Ability to Continue as a Going Concern* (ASU 2014-15). ASU 2014-15 defines management's responsibility to evaluate whether there is a substantial doubt about an organization's ability to continue as a going concern and to provide related footnote disclosures. In connection with preparing financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about an organization's ability to continue as going concern within one year after the date that the financial statements are issued. ASU 2014-15 is effective for fiscal years ending after December 15, 2016. Management has performed this assessment as of the date these financial statements were issued and no going concern uncertainties were identified.

3. INFORMATION CERTIFIED BY TRUSTEE

Information regarding total investments at fair value, total investment income, notes receivable from participants and interest income on notes receivable from participants, as presented in the accompanying financial statements and supplemental schedule, have been certified by the Trustee as being complete and accurate.

Section 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA states, in part, that any statement of information prepared and certified by the current Trustee need not be audited or reported on by an independent public accountant. Pursuant to that regulation, the Plan Administrator has instructed its independent public accountants not to perform any auditing procedures with respect to information certified by Trustee as of July 31, 2017 and 2016, and for the year ended July 31, 2017.

4. FAIR VALUE MEASUREMENTS

Investments are valued in accordance with FASB Accounting Standards Codification ("ASC") 820, which establishes a framework that provides a fair value hierarchy to prioritize the inputs to valuation techniques used to measure fair value. The fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. The three levels of the fair value hierarchy under FASB ASC 820 are as follows:

4. FAIR VALUE MEASUREMENTS (continued)

Level 1: Quoted market prices in active markets for identical assets or liabilities that are accessible at the measurement date.

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 supported by little or no market activity and are significant to the fair value measurement.

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

The following is a description of the valuation methodologies used for assets measured at fair value as of July 31, 2017:

- Mutual funds: The shares of mutual funds are valued at the daily closing prices reported by the fund. Mutual funds held by the plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded and are classified as Level 1 investments.
- Money market fund: The shares of the money market fund are valued at a quoted market price on an exchange which is an active market, which represent asset values of shares held by the Plan at year end, and are classified as a Level 1 investment.

As of July 31, 2017 and 2016, the Plan did not hold any Level 2 or Level 3 investments. There have been no changes in the methodologies used to measure fair value during the fiscal year ended July 31, 2017.

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.

4. FAIR VALUE MEASUREMENTS (continued)

The following table sets forth by level, within the ASC 820 fair value hierarchy, the Plan's investments measured at fair value on a recurring basis as of July 31, 2017 and 2016:

	Fair Value as of July 31, 2017			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual fund	$ 558,630	$ –	$ –	$ 558,630
Money market fund	11,299	–	–	11,299
Total investments at fair value	$ 569,929	$ –	$ –	$ 569,929

	Fair Value as of July 31, 2016			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual fund	$ 315,052	$ –	$ –	$ 315,052
Money market fund	9,012	–	–	9,012
Total investments at fair value	$ 324,064	$ –	$ –	$ 324,064

5. RISKS AND UNCERTAINTIES

The Plan allows participants to direct their contributions into various investment options in any combination of mutual funds and other investment securities with different investment strategies offered by the Plan. Investment securities are exposed to various risks, such as interest rate, market, and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statement of changes in net assets available for benefits.

The Plan's exposure to credit loss in the event of nonperformance by other parties to directly and indirectly own financial instruments is limited to the carrying value of such instruments. The Plan's concentrations of credit risk are dictated by the Plan's provisions as well as those of ERISA and participants' investment preference.

6. PARTY-IN-INTEREST AND REPORTABLE TRANSACTIONS

The Trustee is a party-in-interest as defined by ERISA. The Trustee invests certain Plan assets to various affiliated investment funds (American Funds). Such transactions qualify as party-in-interest transactions permitted by Department of Labor regulations. The Company is the Plan Sponsor, as defined by the Plan, and, therefore, these transactions qualify as party-in-interest transactions for which a statutory exemption exists (see supplemental schedule).

6. PARTY-IN-INTEREST AND REPORTABLE TRANSACTIONS (continued)

The Plan is a participant directed plan and, as such, is not required to provide a supplemental schedule of transactions exceeding 5% of the current value of Plan assets. Administrative expenses paid to the Trustee amounted to $5,315 during the fiscal year ended July 31, 2017. No prohibited transactions with "parties-in-interest," as defined under ERISA, occurred during the years ended July 31, 2017 and 2016.

SUPPLEMENTAL SCHEDULE

MIGUEL'S RETIREMENT PLAN

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

July 31, 2017

Employer I.D. 33-0863959

Plan Number 001

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment (Including Rate of Interest)	(e) Current Value
		Money Market Fund:	
*	American Funds	Money Market Fund	$ 11,299
		Mutual Funds:	
*	American Funds	American High-Income Trust	8,345
*	American Funds	American Balanced Fund	3253
*	American Funds	American Mutual Fund	11,712
*	American Funds	The Bond Fund of America	2,638
*	American Funds	EuroPacific Growth Fund	10,702
*	American Funds	The Income Fund of America	10,117
*	American Funds	The New Economy Fund	6,017
*	American Funds	Smallcap World Fund	10,008
*	American Funds	Short-Term Bond Fund of America	3,875
*	American Funds	Capital World Bond Fund	7,772
*	American Funds	Washington Mutual Investors Fund	5,626
*	American Funds	American Funds 2010 Target Date Retirement Fund	12,088
*	American Funds	American Funds 2020 Target Date Retirement Fund	261
*	American Funds	American Funds 2025 Target Date Retirement Fund	15,862
*	American Funds	American Funds 2030 Target Date Retirement Fund	86,885
*	American Funds	American Funds 2035 Target Date Retirement Fund	80,240
*	American Funds	American Funds 2040 Target Date Retirement Fund	70,163
*	American Funds	American Funds 2045 Target Date Retirement Fund	65,856
*	American Funds	American Funds 2050 Target Date Retirement Fund	16,198
*	American Funds	American Funds 2055 Target Date Retirement Fund	121,276
*	American Funds	American Funds Balanced Portfolio	9,531
*	American Funds	American Funds Global Growth Portfolio	205
		Total investments at fair value	569,929
*	Participant Loans	Interest rates ranging 4.25% to 5.00% per annum	14,105
		Total	$ 584,034

* Party-in-interest, as defined by ERISA, for which a statutory exemption exists.

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

For the plan year beginning **08/01/2016** and ending **07/31/2017**

Name of plan
Miguel's Retirement Plan (MRP)

Employer Identification Number
33-0863959

Three-digit plan number ► **001**

(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
	American Funds	Money Market Fund	0	11,299
	American Funds	American High-Income Trust	0	8,345
	American Funds	American Balanced Fund	0	3,253
	American Funds	American Mutual Fund	0	11,712
	American Funds	The Bond Fund of America	0	2,638
	American Funds	EuroPacific Growth Fund	0	10,702
	American Funds	The Income Fund of America	0	10,117
	American Funds	The New Economy Fund	0	6,017
	American Funds	Smallcap World Fund	0	10,009
	American Funds	Short-Term Bond Fund of Americ	0	3,876
	American Funds	Capital World Bond Fund	0	7,772
	American Funds	Washington Mutual Investors Fu	0	5,626
	American Funds	American Funds 2010 Target Dat	0	12,088
	American Funds	American Funds 2020 Target Dat	0	261
	American Funds	American Funds 2025 Target Dat	0	15,862
	American Funds	American Funds 2030 Target Dat	0	86,885
	American Funds	American Funds 2035 Target Dat	0	80,240
	American Funds	American Funds 2040 Target Dat	0	70,163
	American Funds	American Funds 2045 Target Dat	0	65,856
	American Funds	American Funds 2050 Target Dat	0	16,198
	American Funds	American Funds 2055 Target Dat	0	121,276
	American Funds	American Funds Balanced Portfo	0	9,531
	Participant Loans	Int Rate 4.25% to 4.50%	0	14,105
	American Funds	Global Growth Portfolio-R5	0	205

Schedule H, Line 4

Schedule of Delinquent Participant Contributions

For the Plan Year Beginning **08/01/2016** and Ending **07/31/2017**
Name of Plan: **Miguel's Retirement Plan (MRP)**
Employer Identification Number: **33-0863959** Three-digit plan number: **001**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: **X**	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
$4,795	**$0**	**$4,975**	**$0**	**$0**
$0				