

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
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Part I	Annual Report Identification Information		
For calendar plan year 2016 or fiscal plan year beginning <u>12/01/2016</u> and ending <u>11/30/2017</u>			
A	This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)	
	☒ a single-employer plan ☐ a DFE (specify) ____		
B	This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)	
C	If the plan is a collectively-bargained plan, check here. ☐		
D	Check box if filing under:	☐ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)	

Part II	Basic Plan Information —enter all requested information		
1a	Name of plan <u>ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST</u>	1b	Three-digit plan number (PN) ► <u>002</u>
		1c	Effective date of plan <u>02/17/1971</u>
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>ASSOCIATED RETINAL CONSULTANTS, P.C.</u> <u>39650 ORCHARD HILL PLACE</u> <u>SUITE 200</u> <u>NOVI, MI 48375</u>	2b	Employer Identification Number (EIN) <u>38-1946761</u>
		2c	Plan Sponsor's telephone number <u>248-319-0161</u>
		2d	Business code (see instructions) <u>621111</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	<u>06/25/2018</u>	<u>ANTONIO CAPONE, JR. MD</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN
	3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 161
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) 124
a(2) Total number of active participants at the end of the plan year	6a(2) 115
b Retired or separated participants receiving benefits.....	6b 0
c Other retired or separated participants entitled to future benefits	6c 55
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 170
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e	6f 170
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 169
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h 23
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 2G 2J 2K 2T	
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) ☒ Trust	(3) ☒ 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	b General Schedules
(1) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☐ 0 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 C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2016
		This Form is Open to Public Inspection.

For calendar plan year 2016 or fiscal plan year beginning **12/01/2016** and ending **11/30/2017**

A Name of plan ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 ASSOCIATED RETINAL CONSULTANTS, P.C.	D Employer Identification Number (EIN) 38-1946761

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation DREYFUS
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13-5673135

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation PIMCO FUNDS
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95-2632339

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

95-1411037

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation OAKMARK
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04-3276558

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

DODGE & COX

94-1441976

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

MFS

04-2747644

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

JANUS

43-1804048

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

FRANKLIN TEMPLETON INVESTMENTS

94-3167260

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

INVESCO VAN KAMPEN

58-2287224

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

NEUBERGER BERMAN

13-5521910

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

WILLIAM BLAIR

36-2214610

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

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)

WELLS FARGO BANK, N.A.

94-1347393

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 49 50 52 60 62 63 64	SERVICE PROVIDER	10048	Yes ☒ No ☐	Yes ☒ No ☐	0	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 ☐

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
(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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2016</div> This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 12/01/2016 and ending 11/30/2017

A Name of plan <u>ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST</u>	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%; padding: 5px;"> B Three-digit plan number (PN) ► </td> <td style="width:20%; padding: 5px; text-align: center;"> <u>002</u> </td> </tr> <tr style="background-color: #f2f2f2;"> <td colspan="2" style="height: 20px;"></td> </tr> </table>	B Three-digit plan number (PN) ►	<u>002</u>		
B Three-digit plan number (PN) ►	<u>002</u>				
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATED RETINAL CONSULTANTS, P.C.</u>	D Employer Identification Number (EIN) <u>38-1946761</u>				

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WELLS FARGO STABLE RETURN FUND F</u>		
b Name of sponsor of entity listed in (a): <u>WELLS FARGO BANK, N.A.</u>		
c EIN-PN <u>52-2251407-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>781246</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WELLS FARGO/BLACKROCK S&P 500 INDEX</u>		
b Name of sponsor of entity listed in (a): <u>WELLS FARGO BANK, N.A.</u>		
c EIN-PN <u>52-2251407-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>649541</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WELLS FARGO/MFS VALUE CIT F</u>		
b Name of sponsor of entity listed in (a): <u>WELLS FARGO BANK, N.A.</u>		
c EIN-PN <u>52-2251407-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1578929</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WELLS FARGO STABLE RETURN FUND N60</u>		
b Name of sponsor of entity listed in (a): <u>WELLS FARGO BANK, N.A.</u>		
c EIN-PN <u>52-2251407-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>933885</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

Part II Information on Participating Plans (to be completed by DFEs)

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

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

SCHEDULE H (Form 5500) <small>Internal Revenue Service</small> <small>Department of Labor</small> <small>Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2016 This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning <u>12/01/2016</u> and ending <u>11/30/2017</u>		
A Name of plan <u>ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATED RETINAL CONSULTANTS, P.C.</u>	D Employer Identification Number (EIN) <u>38-1946761</u>	

Part I	Asset and Liability Statement
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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	11580	15709
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	867122	943544
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)	40793	34200
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	618183	742688
(2) U.S. Government securities	1c(2)	1524228	1400938
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	1836551	1891751
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)	7309652	5899268
(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)	1718516	4007632
(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)	15512262	15825124
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	1827853	1547366

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	31266740	32308220

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	40579	51232
k Total liabilities (add all amounts in lines 1g through 1j)	1k	40579	51232

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	31226161	32256988
---	-----------	----------	----------

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)	943544	
(B) Participants	2a(1)(B)	511459	
(C) Others (including rollovers)	2a(1)(C)	772	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1455775
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3555	
(B) U.S. Government securities	2b(1)(B)	64326	
(C) Corporate debt instruments	2b(1)(C)	86863	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	3457	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		158201
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	143287	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	202603	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		345890
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	18774476	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	18190393	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		584083
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	266138	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		266138

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		164948
(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)		2530008
c Other income.....	2c		27358
d Total income. Add all income amounts in column (b) and enter total.....	2d		5532401

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

(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4467998	
(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)		4467998
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)		
(4) Other	2i(4)	33576	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		33576
j Total expenses. Add all expense amounts in column (b) and enter total	2j		4501574

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1030827
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: UHY LLP

(2) EIN: 20-0694403

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:

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.).....

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

	Yes	No	Amount
4a		X	
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		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			
o 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.
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For calendar plan year 2016 or fiscal plan year beginning 12/01/2016 and ending 11/30/2017

A Name of plan <u>ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATED RETINAL CONSULTANTS, P.C.</u>	D Employer Identification Number (EIN) <u>38-1946761</u>

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	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>41-6257133</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

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

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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2016
v. 160205

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment	☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c)	
	a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%	
	b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more	
	c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____	

Part VII	IRS Compliance Questions
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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 ☐ "Prior year" ADP test ☐ "Current 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 / / .	

**ASSOCIATED RETINAL CONSULTANTS,
P.C. EMPLOYEES' 401(K) PROFIT
SHARING PLAN AND TRUST**

AUDITED FINANCIAL STATEMENTS
AND
SUPPLEMENTARY SCHEDULE

As of November 30, 2017 and 2016 and
for the year ended November 30, 2017

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator of the
Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust, which comprise the statements of net assets available for benefits as of November 30, 2017 and 2016, and the related statement of changes in net assets available for benefits for the year ended November 30, 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 Wells Fargo Bank, N.A., the trustee of the plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of November 30, 2017 and 2016 and for the year ended November 30, 2017, that the information provided to the plan administrator by the trustee is complete and accurate.

To the Participants and Plan Administrator of the
Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust
Page Two

Disclaimer of Opinion

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

Other Matter

The supplemental Schedule of Assets (Held at End of Year) as of November 30, 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 the supplemental schedule referred to above.

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 DOL Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

The image shows a handwritten signature in dark ink. The letters 'UHY' are written in a large, stylized, cursive font, and 'LLP' is written in a smaller, simpler font to the right of 'UHY'.

Farmington Hills, Michigan
June 12, 2018

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**

	November 30,	
	2017	2016
ASSETS		
Investments at fair value	\$ 31,314,767	\$ 30,347,245
Receivables:		
Employer contributions	943,544	867,122
Interest and dividends receivable	34,200	40,793
Total receivables	977,744	907,915
Cash - noninterest-bearing	15,709	11,580
Total assets	32,308,220	31,266,740
LIABILITY - Amounts owed for securities purchased	51,232	40,579
Net assets available for benefits	\$ 32,256,988	\$ 31,226,161

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended November 30, 2017**

ADDITIONS TO NET ASSETS ATTRIBUTED TO

Investment income	
Net appreciation in the fair value of investments	\$ 3,545,177
Interest and dividend income	504,091
Contributions	
Employer	943,544
Employee	511,459
Rollover	772
Other income	<u>27,358</u>
 Total additions	 <u>5,532,401</u>

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO

Benefit payments to participants or beneficiaries	4,467,998
Investment and administrative expenses	<u>33,576</u>
 Total deductions	 <u>4,501,574</u>

NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS 1,030,827

NET ASSETS AVAILABLE FOR BENEFITS -

Beginning of year 31,226,161

NET ASSETS AVAILABLE FOR BENEFITS -

End of year \$ 32,256,988

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2017 and 2016**

NOTE 1 – PLAN DESCRIPTION

The following description of the Associated Retinal Consultants, P.C. (the “Company”) Employees’ 401(k) Profit Sharing Plan and Trust (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering all employees except for leased employees and employees covered by a collective bargaining agreement. Participation in the plan is discretionary for all eligible employees who exceed the 1,000 hour requirement of the Company and who are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Trustee

Wells Fargo Bank, N.A. (Wells Fargo) is the Plan’s trustee. Wells Fargo invests all participant and employer contributions, as well as earnings thereon, pursuant to the terms of the Plan.

Contributions

The Plan allows participants to elect to defer a portion of their compensation up to 100% not to exceed the maximum amounts allowed for by the Internal Revenue Code. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The profit sharing plan allows multiple investment options in which the investment advisor selects the investment mix. Employer contributions to the Plan are in the form of qualified nonelective contributions and discretionary profit sharing contributions determined by actuarial calculations subject to IRS limitations.

Participant Accounts

Each participant’s account is credited with the participant’s contribution and allocations of (a) the Company’s contribution and (b) Plan earnings, and charged with an allocation of administrative expenses. 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.

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2017 and 2016**

NOTE 1 – PLAN DESCRIPTION (Continued)

Vesting

Prior to November 30, 2014, participants were immediately vested in their voluntary contributions plus actual earnings and the Company's profit sharing contributions. For new participants after November 30, 2014, the Plan provides that participants have no vested interest in the Company's profit sharing contributions until they have completed two years of service, at which time they become 20% vested. Vesting increases by 20% each year up to 100% after six years of plan participation and service. An employee is considered to have completed one (1) year of service for purposes of vesting upon the completion of 1,000 hours of service at any time during a plan year. Participants are fully vested immediately with respect to employee contributions, rollovers, safe harbor contributions and earnings thereon.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's interest in his or her account, or annual installments over a period of not more than the assumed life expectancy of the participant or their beneficiary (in the event of death). For termination of service for other reasons, a participant may receive the value of the interest in his or her account as a lump-sum distribution.

NOTE 2 – SUMMARY OF ACCOUNTING POLICIES

The following is a summary of certain accounting policies followed in the preparation of these financial statements.

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

Use of Estimates

Management may make estimates and assumptions that affect the reported amounts of assets and liabilities, if any, and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of additions to and deductions from plan assets during the reporting period. Actual results could differ from those estimates.

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
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NOTES TO FINANCIAL STATEMENTS
November 30, 2017 and 2016**

NOTE 2 – SUMMARY OF ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition

The Plan's investments 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 orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisers. See Note 4 for discussion of fair value measurements.

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

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

All administrative expenses related to the Plan are paid by the Plan and the plan sponsor. Personnel and facilities of the Company have been used by the Plan for its accounting and other activities at no charge to the Plan.

Subsequent Events

Management has performed a review of events subsequent to November 30, 2017 through June 12, 2018, the date the financial statements were available to be issued.

NOTE 3 – INFORMATION CERTIFIED BY THE TRUSTEE (UNAUDITED)

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments at November 30, 2017 and 2016, and net appreciation in fair value of investments, interest and dividends for the year ended November 30, 2017, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Wells Fargo Bank, N.A., the trustee of the Plan.

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
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NOTE 4 – FAIR VALUE MEASUREMENTS

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy 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 specific (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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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NOTE 4 – FAIR VALUE MEASUREMENTS (Continued)

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at November 30, 2017 and 2016.

Interest-bearing cash: Valued at the daily closing price as reported by the fund, bill, or sweep.

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 Securities 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.

Collective trusts: Valued at the NAV of units of each bank's collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Common stock: Valued at the quoted closing price reported in the active market in which the individual equities are traded.

Corporate bonds, US government securities and mortgage asset backed securities: Valued at the quoted closing price reported in the active market in which the bonds and notes are traded.

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NOTES TO FINANCIAL STATEMENTS
November 30, 2017 and 2016

NOTE 4 – FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value at November 30, 2017 and 2016:

	Assets at fair value as of November 30, 2017			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 15,825,124	\$ -	\$ -	\$ 15,825,124
Common stocks	5,899,269	-	-	5,899,269
Corporate bonds	-	1,891,750	-	1,891,750
U.S. government securities	-	1,400,938	-	1,400,938
Mortgage/asset backed securities	-	1,547,366	-	1,547,366
Cash - interest-bearing	742,688	-	-	742,688
Total assets in the fair value hierarchy	22,467,081	4,840,054	-	27,307,135
Investments measured at net asset value ^(a)	-	-	-	4,007,632
Total assets at fair value	<u>\$ 22,467,081</u>	<u>\$ 4,840,054</u>	<u>\$ -</u>	<u>\$ 31,314,767</u>
	Assets at fair value as of November 30, 2016			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 15,512,262	\$ -	\$ -	\$ 15,512,262
Common stocks	7,309,652	-	-	7,309,652
Corporate bonds	-	1,836,551	-	1,836,551
U.S. government securities	-	1,524,228	-	1,524,228
Mortgage/asset backed securities	-	1,827,853	-	1,827,853
Cash - interest-bearing	618,183	-	-	618,183
Total assets in the fair value hierarchy	23,440,097	5,188,632	-	28,628,729
Investments measured at net asset value ^(a)	-	-	-	1,718,516
Total assets at fair value	<u>\$ 23,440,097</u>	<u>\$ 5,188,632</u>	<u>\$ -</u>	<u>\$ 30,347,245</u>

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

November 30, 2017 and 2016

NOTE 4 – FAIR VALUE MEASUREMENTS (Continued)

(a) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

For the year ended November 30, 2017, there were no significant transfers between Level 1 and 2 and no transfers in or out of Level 3.

Investments Measured Using the Net Asset Value Per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset per share practical expedient as of November 30, 2017 and 2016, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

<u>November 30, 2017</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Stable value collective trusts	\$ 4,007,632	N/A	Daily	None
<u>November 30, 2016</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Stable value collective trusts	\$ 1,718,516	N/A	Daily	None

NOTE 5 – PARTY-IN-INTEREST TRANSACTIONS

In addition to the trust account investments in the Wells Fargo & Company Custodial Account (Note 3), Wells Fargo is paid a fee for administering the custodial account. Wells Fargo is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Wells Fargo and allocated to each participant's account amounted to \$33,576 for the year ended November 30, 2017. Indirect fees paid by the Plan for investment management services are included in the net appreciation in fair value of the investments.

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
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NOTES TO FINANCIAL STATEMENTS
November 30, 2017 and 2016**

NOTE 5 – PARTIES IN INTEREST TRANSACTIONS (Continued)

The Company pays a fee to Loomis Sayles & Company, LP and Wells Fargo for managing the Plan's assets. These transactions qualify as party-in-interest transactions. Fees paid by the Company to Loomis Sayles & Company, LP and Wells Fargo amounted to \$50,088 and \$39,433, respectively, for the year ended November 30, 2017.

NOTE 6 – PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to amend, modify, terminate or partially terminate the Plan at any time subject to the provisions of ERISA. In the event of plan termination, the net assets would be distributed to the participants according to the participants' account balances.

NOTE 7 – TAX STATUS

The Plan uses a prototype plan sponsored by Sungard Business Systems LLC. The Internal Revenue Service has determined and informed the plan sponsor by a letter dated March 31, 2014, that the prototype plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan itself is not required to and has not received a determination letter from the IRS. Although the Plan has been amended since receiving this letter, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authorities. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of November 30, 2017 and 2016, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements.

NOTE 8 – RISKS AND UNCERTAINTIES

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

SUPPLEMENTARY INFORMATION

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K)
PROFIT SHARING PLAN AND TRUST**

EIN #38-1946761, Plan Number: 002

Schedule H - Line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

November 30, 2017

(a) Party in interest	(b) Identity of Issuer, 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
	Stable value collective trust			
*	Wells Fargo Stable Return Fund N60	20137.58	\$ 933,885	\$ 997,916
*	Wells Fargo Stable Return Fund F	73152.43	775,558	781,246
*	WF/Blackrock S&P 500 Index CIT F	30610.849	596,142	649,541
*	WF/MFS Value CIT F	70350.012	1,490,786	1,578,929
	Cash equivalents			
*	Wells Fargo/Blackrock Short Term Inv Fund N	149187.9	149,188	149,188
*	Wells Fargo/Blackrock Short Term Inv Fund N	432691.21	432,691	432,691
*	Wells Fargo/Blackrock Short Term Inv Fund N	58252.57	58,253	58,253
	Bank Deposit Sweep	6654.77	6,655	6,655
	Bank Deposit Sweep	15742.61	15,743	15,743
	Bank Deposit Sweep	595.4	595	595
	Bank Deposit Sweep	79563.67	79,564	79,564
	Bonds and notes - US Treasury			
	US Treasury Bond	2.500% 02/15/2045	4,649	4,684
	US Treasury Bond	2.750% 08/15/2047	14,626	14,745
	US Treasury Bond	2.750% 11/15/2047	14,933	14,754
	US Treasury Bond	2.875% 08/15/2045	4,948	5,043
	US Treasury Bond	2.875% 11/15/2046	19,327	20,155
	US Treasury Bond	3.000% 05/15/2045	34,716	36,157
	US Treasury Bond	3.125% 11/15/2041	115,224	100,652
	US Treasury Bond	3.625% 08/15/2043	14,714	17,244
	US Treasury Bond	3.750% 11/15/2043	252,557	293,458
	US Treasury Bond	4.250% 05/15/2039	249,109	231,322
	US Treasury Bond	6.000% 02/15/2026	34,627	38,153
	US Treasury Note	1.625% 08/31/2022	113,229	112,368
	US Treasury Note	1.875% 08/31/2024	143,468	141,171
	US Treasury Note	2.000% 05/31/2024	104,668	103,167
	US Treasury Note	2.000% 10/31/2022	119,754	119,231
	US Treasury Note	2.000% 11/30/2022	9,933	9,931
	US Treasury Note	2.125% 02/29/2024	99,888	99,133
	US Treasury Note	2.125% 11/30/2023	14,846	14,910
	US Treasury Note	2.250% 08/15/2027	19,858	19,685
	US Treasury Note	2.375% 05/15/2027	5,057	4,979
	Bonds and notes - Corporate Bonds			
	Abbott Laboratories	2.900% 11/30/2021	14,973	15,091
	Air Lease Corp	3.625% 12/01/2027	19,789	19,886
	Airgas Inc	3.050% 08/01/2020	9,981	10,223
	American Electric Power	3.200% 11/13/2027	9,983	9,917
	American Express Co	2.200% 10/30/2020	29,961	29,809
	American Financial Group	3.500% 08/15/2026	14,955	14,844
	American Honda Finance	2.600% 11/16/2022	15,000	15,001
	Amgen Inc	3.200% 11/02/2027	19,920	19,791
	Anthem Inc	4.375% 12/01/2047	10,000	10,281
	Apple Inc	2.250% 02/23/2021	25,121	24,972
	Apple Inc	3.750% 09/12/2047	4,971	4,985
	Archer-Daniels-Midland	3.750% 09/15/2047	14,930	14,770
	AT&T Inc	5.500% 02/01/2018	5,935	5,029
	Autonation Inc	3.500% 11/15/2024	19,975	19,812
	Avalonbay Communities	3.200% 01/15/2028	4,980	4,949
	Avangrid Inc	3.150% 12/01/2024	14,964	14,978
	Bank of America Corp	6.875% 04/25/2018	10,562	10,195
	Bank of Montreal	1.500% 07/18/2019	9,990	9,913
	Bank of Montreal	2.350% 09/11/2022	9,986	9,847
	Bank of NY Mellon Corp	2.150% 02/24/2020	9,984	9,982
	Bank of NY Mellon Corp	2/7/2028	10,000	10,185
	Barrick NA Finance LLC	4.400% 05/30/2021	2,812	3,190
	Berkshire Hathaway Fin	1.300% 08/15/2019	9,990	9,887
	Boeing Co	2.500% 03/01/2025	9,759	9,767
	BP Capital Markets PLC	3.279% 09/19/2027	20,000	20,047
	Brixmor Operating Part	3.650% 06/15/2024	9,958	9,914
	Buckeye Partners LP	4.125% 12/01/2027	14,925	14,804
	Canadian Imperial Bank	1.600% 09/06/2019	14,997	14,865
	Canadian Imperial Bank	2.550% 06/16/2022	9,991	9,940
	Capital One Financial Co	3.300% 10/30/2024	29,913	29,852
	Caterpillar Financial SE	2.000% 03/05/2020	24,946	24,918

(a) Party in interest	(b) Identity of Issuer, 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
	Caterpillar Finl Service	2.550% 11/29/2022	19,983	19,931
	CBOE Holdings Inc	1.950% 06/28/2019	9,993	9,947
	Chevron Corp	1.991% 03/03/2020	15,000	14,967
	Chevron Corp	2.954% 05/16/2026	10,000	9,958
	Church & Dwight Co Inc	2.450% 08/01/2022	4,994	4,943
	Cisco Systems Inc	2.500% 09/20/2026	34,969	33,744
	Citigroup Inc	2.750% 04/25/2022	14,990	14,964
	Citigroup Inc	2.900% 12/08/2021	9,983	10,057
	Citrix Systems Inc	4.500% 12/01/2027	19,956	20,215
	ConocoPhillips Company	2.875% 11/15/2021	5,059	5,054
	Consolidated Edison Co	2.000% 03/15/2020	24,992	24,837
	Corning Inc	4.375% 11/15/2057	14,994	14,763
	Deutsche Bank NY	2.700% 07/13/2020	29,959	29,928
	Discovery Communications	2.200% 09/20/2019	9,996	9,962
	Discovery Communications	3.950% 03/20/2028	4,982	4,908
	Discovery Communications	5.200% 09/20/2047	4,994	4,952
	Duke Energy Corp	3.150% 08/15/2027	9,972	9,878
	E.I. Du Pont De Nemours	2.200% 05/01/2020	9,989	9,978
	E*Trade Financial Corp	2.950% 08/24/2022	9,990	9,919
	Edison International	2.125% 04/15/2020	24,985	24,895
	Enbridge Inc	3.500% 06/10/2024	5,071	5,068
	Energy Transfer Partners	6.625% 10/15/2036	4,839	5,690
	Energy Transfer Partners	7.500% 07/01/2038	15,443	18,507
	Entergy Mississippi	6.640% 07/01/2019	9,994	10,630
	Entergy Texas Inc	3.450% 12/01/2027	9,974	9,946
	EQT Corp	3.900% 10/01/2027	14,988	14,723
	Exelon Generation Co LLC	4.250% 06/15/2022	5,249	5,265
	Express Scripts Holding	3.000% 07/15/2023	4,943	4,940
	Fibria Overseas Finance	4.000% 01/14/2025	9,847	9,942
	Fortune Brands Home	3.000% 06/15/2020	9,997	10,119
	General Dynamics Corp	2.125% 08/15/2026	19,791	18,673
	General Motors Financial	3.500% 11/07/2024	14,978	14,973
	Goldman Sachs Group Inc	10/31/2022	30,000	29,953
	Goldman Sachs Group Inc	5.950% 01/18/2018	5,714	5,025
	Hewlett-Packard Co	4.300% 06/01/2021	15,206	15,729
	Jabil Circuit Inc	5.625% 12/15/2020	5,375	5,338
	Jersey Central PWR & LT	7.350% 02/01/2019	9,987	10,555
	John Deere Capital Corp	1.250% 10/09/2019	14,970	14,761
	John Deere Capital Corp	2.800% 09/08/2027	14,942	14,690
	Johnson & Johnson	2.900% 01/15/2028	14,982	14,988
	Johnson & Johnson	3.400% 01/15/2038	14,955	15,042
	JP Morgan Chase & Co	3/1/2025	10,000	10,053
	JP Morgan Chase & Co	11/15/2048	20,000	20,159
	Kellogg Co	3.400% 11/15/2027	19,946	19,848
	KFW	1.500% 02/06/2019	24,937	24,901
	Kinder Morgan Ener Part	6.850% 02/15/2020	5,969	5,447
	Kraft Heinz Foods Co	2/10/2021	30,000	30,017
	Laboratory Corp of Amer	3.250% 09/01/2024	14,966	14,971
	Life Technologies Corp	6.000% 03/01/2020	16,911	16,077
	Methanex Corp	3.250% 12/15/2019	4,955	5,015
	Methanex Corp	5.650% 12/01/2044	9,935	10,149
	Moody's Corporation	9/4/2018	15,000	15,018
	Morgan Stanley	7/22/2038	10,000	10,158
	Morgan Stanley	2/14/2020	15,000	15,065
	MUFG Americas Hldgs Corp	1.625% 02/09/2018	34,977	35,001
	National Rural Util Corp	4/30/2043	15,000	15,645
	Nisource Finance Corp	3.950% 03/30/2048	4,995	5,005
	Nokia OYJ	3.375% 06/12/2022	4,975	4,994
	Northern Trust Corp	5/8/2032	10,000	9,902
	Omega Hlthcare Investors	4.750% 01/15/2028	9,898	9,884
	Oracle Corp	2.950% 11/15/2024	14,976	15,057
	Oracle Corp	3.400% 07/08/2024	15,255	15,485
	Oracle Corp	3.900% 05/15/2035	5,124	5,197
	Orix Corp	2.900% 07/18/2022	14,978	14,972
	Orix Corp	3.250% 12/04/2024	9,987	9,957
	Paccar Financial Corp	1.200% 08/12/2019	5,000	4,925
	Pepsico Inc	3.000% 10/15/2027	19,943	19,838
	Petroleos Mexicanos	6.375% 02/04/2021	16,377	16,388
	Philip Morris International Inc	3.125% 03/02/2028	29,789	29,744
	Pitney Bowes Inc	4.700% 04/01/2023	14,964	13,894
	Plains All Amer Pipeline	3.850% 10/15/2023	4,960	4,983
	Qualcomm Inc	2.900% 05/20/2024	19,942	19,342
	Quest Diagnostic Inc	4.750% 01/30/2020	15,511	15,711

See independent auditor's report.

(a) Party in interest	(b) Identity of Issuer, 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
	Realty Income Corp	3.650% 01/15/2028	14,967	14,943
	Republic Services Inc	3.375% 11/15/2027	4,992	5,023
	Royal Bank of Canada	2.125% 03/02/2020	19,986	19,980
	Santander Holdings USA	2.700% 05/24/2019	14,997	15,056
	Select Income REIT	4.250% 05/15/2024	9,868	9,945
	Shire Acq Inv Ireland	1.900% 09/23/2019	34,972	34,660
	Simon Property Group	3.375% 12/01/2027	9,921	9,951
	Snap-on Inc	4.250% 01/15/2018	4,986	5,012
	Southern Co	2.150% 09/01/2019	4,988	4,992
	Southern Co	2.750% 06/15/2020	14,974	15,113
	Southern Co	3.250% 07/01/2026	9,964	9,825
	Southwest Airlines Co	3.450% 11/16/2027	14,960	14,823
	State Street Corp	5/15/2023	15,000	15,015
	Statoilhydro ASA	5.250% 04/15/2019	5,856	5,210
	Sumitomo Mitsui Finl Grp	2.784% 07/12/2022	10,000	9,960
	Suncor Energy Inc	4.000% 11/15/2047	9,950	10,015
	Synchrony Financial	3.950% 12/01/2027	19,943	19,815
	Union Pacific Corp	4.100% 09/15/2067	14,978	15,043
	Union Pacific Corp	3.250% 01/15/2025	9,967	10,243
	United Parcel Service	2.350% 05/16/2022	9,986	9,971
	United Parcel Service	3.050% 11/15/2027	14,935	14,951
	United Parcel Service	3.750% 11/15/2047	14,962	15,153
	United Technologies Corp	4.500% 06/01/2042	5,452	5,461
	Unitedhealth Group Inc	3.750% 10/15/2047	14,861	14,908
	Viacom Inc	6.875% 04/30/2036	10,874	11,081
	Vmware Inc	2.950% 08/21/2022	19,958	19,824
	Voya Financial Inc	3.125% 07/15/2024	9,970	9,911
	Wal-Mart Stores Inc	2.350% 12/15/2022	9,999	9,941
	Walt Disney Co	1.950% 03/04/2020	9,997	9,980
*	Wells Fargo & Co	2.625% 07/22/2022	19,982	19,850
	Western Union Co	3.600% 03/15/2022	15,171	15,226
	Westlake Chemical Corp	4.375% 11/15/2047	14,847	15,152
	Williams Partners LP	3.600% 03/15/2022	4,451	5,117
	Xerox Corporation	2.800% 05/15/2020	4,744	4,968
	Xerox Corporation	3.625% 03/15/2023	9,992	9,710
	21st Centy Fox Amer Inc	7.430% 10/01/2026	13,941	19,127
	Bonds and notes - Mortgage/Asset-Based Securities			
	Ally Master Owner Trust	1.830% 01/15/2021	34,995	34,941
	Americredit Automobile Rec Ser 2016-4	1.830% 12/08/2021	14,998	14,892
	Americredit Automobile Rec Ser 2017-3	2.240% 06/19/2023	4,999	4,966
	Americredit Automobile Rec Ser 2017-2	2.500% 05/18/2022	4,999	4,997
	Americredit Automobile Rec Ser 2015-3	2.730% 03/08/2021	20,000	20,133
	Americredit Automobile Rec Ser 2016-2	2.870% 11/08/2021	5,000	5,039
	Bank of America Credit Card Ser 2017-A1	1.950% 08/15/2022	19,994	19,957
	Bank of America Credit Card Ser 2015-A1	6/15/2020	20,000	20,008
	Bank of America Credit Card Ser 2014-A1	6/15/2021	20,000	20,060
	California Republic Auto Rec Ser 2016-2	1.890% 07/15/2020	9,726	9,717
	California Republic Auto Rec Ser 2017-1	2.360% 06/15/2022	14,996	14,976
	Capital Auto Receivables Asset Ser 2015-1	1.780% 06/20/2019	6,307	6,309
	Capital One Multi-asset Exect Ser 2016-A5	1.660% 06/17/2024	34,990	34,181
	Carmax Auto Owner Trust Ser 2017-2	1.930% 03/15/2022	24,997	24,899
	Carmax Auto Owner Trust Ser 2017-4	2.110% 10/17/2022	5,000	4,985
	Comm Mortgage Trust Ser 2014-CR15	2.928% 02/10/2047	14,591	14,281
	Comm Mortgage Trust Ser 2014-CR14	3.147% 02/10/2047	10,300	10,100
	Comm Mortgage Trust Ser 2014-UBS6	3.644% 12/10/2047	15,658	15,567
	Comm Mortgage Trust Ser 2014-CR16	3.653% 04/10/2047	15,449	15,564
	Comm Mortgage Trust Ser 2014-LC17	3.723% 10/10/2047	36,049	36,504
	Comm 2016-DC2 Mtg Tr Ser 2016-DC2	3.765% 02/10/2049	15,449	15,665
	Drive Auto Owner Trust Ser 2017-3	2.800% 07/15/2022	5,000	5,010
	Drive Auto Owner Trust Ser 2017-1	2.840% 04/15/2022	9,999	10,053
	Fed Home Ln Mtg Corp Ser K-709	2.086% 03/25/2019	20,299	20,026
	Fed Home Ln Mtg Corp Ser KS01	2.522% 01/25/2023	4,645	5,004
	Fed Home Ln Mtg Corp Ser KO42	2.670% 12/25/2024	97,849	95,139
	Fed Home Ln Mtg Corp Ser K703	2.699% 05/25/2018	14,699	14,583
	Fed Home Ln Mtg Corp	2.811% 01/25/2025	36,049	35,310
	Fed Home Ln Mtg Corp Ser KO29	3.320% 02/25/2023	29,611	31,212
	Fed Home Ln Mtg Corp Ser KO12	4.186% 12/25/2020	74,532	78,995
	Fed Home Ln Mtg Corp Ser 2912	5.500% 01/15/2035	19,441	21,563
	Fed Home Ln Mtg Corp Pool #972164	1/1/2035	5,074	5,350
	Fed Home Ln Mtg Corp Pool #B11058	4.500% 11/01/2018	258	258
	Fed Home Ln Mtg Corp Pool #C00410	8.000% 07/01/2025	351	341
	Fed Natl Mtg Assn Pool #AS7023	4.000% 04/01/2046	21,525	21,540
	Fed Natl Mtg Assn Pool #190308	7.500% 09/01/2030	334	163

See independent auditor's report.

(a) Party in interest	(b) Identity of Issuer, 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
	Fed Natl Mtg Assn Pool #535996	7.500% 05/01/2031	240	167
	Fed Natl Mtg Assn Pool #555603	6.000% 05/01/2018	4	4
	Fed Natl Mtg Assn Pool #555800	5.500% 10/10/2033	361	397
	Fed Natl Mtg Assn Pool #709169	5.500% 06/01/2033	508	520
	Fed Natl Mtg Assn Pool #725690	6.000% 08/01/2034	665	735
	Fed Natl Mtg Assn Pool #745406	6.000% 03/01/2021	619	639
	Fed Natl Mtg Assn Pool #745919	9/1/2036	1,483	1,556
	Fed Natl Mtg Assn Pool #922881	6.053% 02/01/2037	1,300	1,330
	Fed Natl Mtg Assn Pool #995570	5.500% 01/01/2039	1,277	1,307
	FHLMC Multifamily Structured P Ser K702	3.154% 02/25/2018	31,341	31,026
	FHLMC Multifamily Structured P Ser KP03	1.780% 07/25/2019	6,716	6,627
	FHLMC Multifamily Structured P Ser K722	2.406% 07/25/2049	56,648	54,788
	FHLMC Multifamily Structured P Ser KO13	3.974% 01/25/2021	55,547	57,678
	FHLMC Multifamily Structured P Ser KF17	3/25/2023	10,649	10,666
	FHLMC Multifamily Structured P Ser KAIIV	6/25/2021	80,797	84,120
	Fifth Third Auto Trust Ser 2014-3	.960% 03/15/2019	388	388
	Govt Natl Mtg Assn II Pool #AA1678	4.689% 03/20/2062	14,623	13,849
	Govt Natl Mtg Assn II Pool #AA1681	4.547% 09/20/2062	20,796	18,744
	Govt Natl Mtg Assn II Pool #AA1696	4.606% 03/20/2063	23,724	22,063
	Govt Natl Mtg Assn II Pool #543467	4.491% 03/20/2063	18,843	17,171
	Govt Natl Mtg Assn II Pool #766526	4.514% 5/20/2062	14,057	13,112
	Govt Natl Mtg Assn II Pool #766529	4.604% 6/20/2062	20,301	18,821
	Govt Natl Mtg Assn II Pool #777434	4.496% 10/20/2062	18,131	16,446
	Govt Natl Mtg Assn II Pool #777440	4.466% 12/20/2062	23,651	21,706
	Govt Natl Mtg Assn II Pool #AU3178	4.639% 10/20/2066	45,782	45,418
	Govt Natl Mtg Assn Pool #323079	8.500% 05/15/2022	583	442
	Govt Natl Mtg Assn Ser 2014-H15	5/20/2064	65,728	65,688
	GS Mortgage Securities Trust 2014-GC20	3.680% 04/12/2047	13,276	13,215
	John Deere Owner Trust Ser 2017-B	1.820% 10/15/2021	5,000	4,970
	JPMBB Commerical Mortgage Securities	3.584% 04/15/2047	10,300	10,350
	Morgan Stanley BAML Trust Ser 2015-C22	3.306% 05/15/2046	10,300	10,188
	Morgan Stanley BAML Trust Ser 2014-C14	3.669% 01/15/2047	15,527	15,461
	NCUA Guaranteed Notes Ser 2010-A1	12/7/2020	1,742	1,743
	NCUA Guaranteed Notes Ser 2010-R1	10/7/2020	7,091	7,108
	NCUA Guaranteed Notes Ser 2010-R3	12/8/2020	51,996	52,265
	Nissan Auto Receivables Owner Ser 2015-A	1.050% 10/15/2019	12,401	12,382
	Santander Drive Auto Receivable Ser 2016-3	2.260% 06/15/2021	19,996	19,977
	Santander Drive Auto Receivable Ser 2016-2	2.660% 11/15/2021	4,999	5,029
	UBS-Barclays Commericia Mortgage Tr	3.244% 04/10/2046	15,814	15,321
*	Wells Fargo Commercial Mtg Trust Ser 2017-RC1	3.118% 01/15/2060	25,749	25,433
*	WF-RBS Commercial Mtg Trust Ser 2014-C20	3.638% 05/15/2047	30,899	31,097
*	WF-RBS Commercial Mtg Trust Ser 2014-C19	3.660% 03/15/2047	20,599	20,596
*	WF-RBS Commercial Mtg Trust Ser 2014-C19	4.101% 03/15/2047	10,727	10,642
	World Financial Network Credit Ser 2012-A	3.140% 1/17/2023	34,999	35,505
	World Omni Auto Receivables Tr Ser 2016-B	1.570% 02/15/2022	19,995	19,830
	World Omni Auto Receivables Tr Ser 2014-B	1.140% 01/15/2020	3,720	3,715
	World Omni Auto Receivables Tr Ser 2017-A	1.930% 09/15/2022	34,993	34,843
	Equities			
	Abbott Labs	1819	74,789	102,537
	Advance Auto Pts	489	72,393	49,389
	Aetna Inc-New	231	27,926	41,622
	Alibaba Group Holding Ltd	250	26,263	44,270
	Alphabet Inc Cl A	25	8,116	25,904
	Alphabet Inc Cl C	35	13,974	35,749
	Allergan PLC	414	83,251	71,966
	Alliance Data Sys Corp	344	72,484	82,309
	Amazon Com Inc	40	30,408	47,070
	American Express	681	53,524	66,541
	American International Group	1564	76,669	93,777
	Ameriprise Financial	553	35,230	90,266
	Anadarko Petroleum	1533	93,162	73,722
	Apple Inc	375	29,931	64,444
	Apple Inc	200	12,969	34,370
	Astrazeneca PLC	260.977	8,611	8,578
	Baker Hughes A GE Co	1831	94,550	54,436
	Bank of America Corp	6067	92,427	170,907
	Bristol Myers Squibb Co	748	40,371	47,266
	CBRE Group Inc	1489	38,981	64,563
	Celgene Corp	150	13,454	15,125
	Chevron Corp	926	102,729	110,185
	Cisco Systems Inc	2697	63,134	100,598
	Citigroup, Inc	1796	87,775	135,598
	Comcast Corp Class A	2825	51,244	106,051

(a) Party in interest	(b) Identity of Issuer, 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
	CVS Health Corporation	537	37,106	41,134
	Diebold Inc	2243	58,211	43,066
	Discover Financial Services	977	34,863	68,976
	DowDupont Inc	1267	53,154	91,173
	Eaton Corp PLC	750	45,565	58,335
	Editas Medicine Inc	600	11,624	17,322
	Eli Lilly & Co	542	30,407	45,875
	Exelon Corporation	2090	80,153	87,174
	Facebook Inc	530	17,204	93,905
	Fifth Third Bank Corp	2266	42,658	69,136
	FNF Group	1566	36,360	63,360
	General Motors Co	270.506	8,483	11,656
	Halliburton Co	1258	53,586	52,559
	Harley Davidson Inc	865	46,989	43,423
	Harris Corp	713	61,408	103,029
	Hess Corp	849	47,075	38,952
	Honeywell International Inc.	576	44,186	89,833
	Humana Inc	211	39,320	55,041
	Johnson Controls Intl	2385	103,697	89,771
	JPMorgan Chase & CO	100	8,080	10,452
	JPMorgan Chase & CO	1816	88,011	189,808
	Laboratory Crp of Amer Holdgs	501	71,181	79,293
	Liberty Interactive Corp	2463	47,921	60,097
	Marathon Petroleum Corp	1169	52,054	73,214
	Medtronic PLC	1347	102,683	110,629
	Merck & Co Inc	1167	54,356	64,500
	MetLife Inc	1741	70,992	93,457
	Microbot Medical	47	472	54
	Microsoft Corp	1188	43,359	99,994
	Momo Inc-Spon ADR	200	8,511	4,800
	Mondelez International Inc	1988	70,679	85,365
	National Storage Affiliates	430.206	8,540	11,461
	Netflix	150	15,647	28,137
	Newell Brands	1406	61,930	43,544
	Nextera Energy Inc	536	48,249	84,709
	Nielsen Hldgs PLC	1676	67,045	61,543
	Norfolk Southern Corp	582	46,169	80,683
	Northrop Grumman Corp	262	20,933	80,539
	NVIDIA Corp	150	8,840	30,107
	Oracle Corp	2405	99,670	117,989
	Outfront Media Inc	1261	28,666	29,583
	Pepsico Inc	699	52,120	81,447
	Pentair PLC	980	59,994	69,737
	Pfizer Inc	2982	77,434	108,127
	Philip Morris International	732	65,340	75,213
	PG&E Corp	578	30,473	31,351
	PNC Financial Services Group	793	60,017	111,464
	Qualcomm Inc	1030	66,872	68,330
	Royal Dutch Shell PLC	947	66,630	60,722
	Sealed Air Corp Com	1780	54,651	85,529
	Snap Inc	600	11,507	8,268
	Square Inc	250	6,737	9,805
	State Street Corp	762	51,651	72,657
	Symantec Corp	1491	32,193	43,194
	Travelers Companies Inc.	569	44,488	77,139
	Twenty-first Century Fox Inc	1393	38,380	43,392
	Twitter Inc	400	12,214	8,232
	Unitedhealth Group Inc	414	24,475	94,462
	United Technologies Corp	919	101,692	111,613
	Ulta Beauty	15	1,786	3,326
	Verizon Communications	1785	87,355	90,839
	Vulcan Materials Co	428	25,526	53,778
	Vulcan Materials Co	75.847	7,800	9,530
	Walt Disney Co	210	22,125	22,012
*	Wells Fargo & Co	2573	106,418	145,297
	Weyerhaeuser Co	2060	56,324	72,883
	Mutual Funds			
	American Balanced Fund R6	62341.971	1,645,869	1,736,847
	American Europacific Growth R6	16401.718	869,791	938,014
	American New Perspectives R6	15156.889	639,944	689,487
	Carillon Eagle M/C Grw-R5	7493.592	412,649	457,409
	Carillon Eagle S/C Grw-R5	9197.298	577,065	618,426
	Dodge & Cox Int'l Stock Fund #1048	1703.425	66,054	78,835

See independent auditor's report.

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(a) Party in interest	(b) Identity of Issuer, 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
	Dodge & Cox Stock Fund #145	2731.472	450,617	565,442
	JPMorgan US Equity - R6	39754.248	640,023	692,519
	Metropolitan West T/R BD-PLN #712	99825.649	999,372	999,255
	MFS Growth Fund - R6	1170.102	104,890	114,296
	T Rowe Price Blue Chip - I	12601.727	1,122,675	1,250,833
	Vanguard Small Cap Index Fund - ADM #548	2871.291	173,238	203,517
	Voya Small Company FD CI-I	3023.212	53,959	57,653
*	Loomis Sayles Institutional High Income Fund	107961.732	767,184	763,289
*	Loomis Sayles Senior Floating Rate & Fixed Income Fund Class Y	31278.758	312,973	309,660
*	Loomis Sayles Small - Cap Value Fund I #1165	69249.5	1,777,147	2,697,961
	Oakmark Global Select Fund Class I #2710	166474.168	2,870,966	3,346,131
*	Natixis Loomis Sayles C/P Bond N1	12735.16	165,469	165,812
	Closed End Funds Equity			
	Amex Technology Select SPDR	500	14,074	31,920
	First TrustIndst/Producers	144.052	4,067	5,736
	Ishares Global Tech ETF	52.029	4,344	8,021
	Powershares Exchange - Traded Fund	500	14,001	19,495
	Proshares Ultra S&P 500	25.124	1,793	2,690
	SPDR S&P Aerospace & Def ETF	350	22,716	28,952
	Vanguard Dividend Appreciation	250	14,868	25,280
	Vanguard FTSE Europe ETF	300	16,967	17,571
	Wisdomtree Japan Hedged	1.038	51	61
			<u>\$ 27,457,546</u>	<u>\$ 31,314,767</u>

* Party-in-interest

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 4085 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. 1510-0110 1510-0089 <div style="font-size: 1.5em; font-weight: bold; text-align: center;">2016</div> This Form is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2016 or fiscal plan year beginning <u>12/01/2016</u> and ending <u>11/30/2017</u>	
A This return/report is for: <div style="display: flex; justify-content: space-between;"> <div> ☐ a multiemployer plan ☒ a single-employer plan </div> <div> ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a DFE (specify) _____ </div> </div>	
B This return/report is: <div style="display: flex; justify-content: space-between;"> <div> ☐ the first return/report ☐ an amended return/report </div> <div> ☐ the final return/report ☐ a short plan year return/report (less than 12 months) </div> </div>	
C If the plan is a collectively-bargained plan, check here: ☐	
D Check box if filing under: <div style="display: flex; justify-content: space-between;"> ☐ Form 5558 ☐ automatic extension ☐ the DFVC program </div> ☐ special extension (enter description) _____	

Part II Basic Plan Information—enter all requested information					
1a Name of plan Associated Retinal Consultants, P.C. Employees' 401(k) PS Plan and Trust	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN)</td> <td style="width: 20%; text-align: center;">002</td> </tr> <tr> <td colspan="2">1c Effective date of plan 02/17/1971</td> </tr> </table>	1b Three-digit plan number (PN)	002	1c Effective date of plan 02/17/1971	
1b Three-digit plan number (PN)	002				
1c Effective date of plan 02/17/1971					
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) Associated Retinal Consultants, P.C. 39650 Orchard Hill Place Suite 200 Novi MI 48375	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) 38-1946761</td> </tr> <tr> <td>2c Plan Sponsor's telephone number 248-319-0161</td> </tr> <tr> <td>2d Business code (see instructions) 621111</td> </tr> </table>	2b Employer Identification Number (EIN) 38-1946761	2c Plan Sponsor's telephone number 248-319-0161	2d Business code (see instructions) 621111	
2b Employer Identification Number (EIN) 38-1946761					
2c Plan Sponsor's telephone number 248-319-0161					
2d Business code (see instructions) 621111					

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	 Signature of plan administrator	12/25/18 Date	Antonio Capone, Jr. MD Enter name of individual signing as plan administrator
SIGN HERE	 Signature of employer/plan sponsor	12/25/18 Date	Antonio Capone, Jr. MD Enter name of individual signing as employer or plan sponsor
SIGN HERE	_____ Signature of DFE	_____ Date	_____ Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN
	3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 161
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) 124
a(2) Total number of active participants at the end of the plan year	6a(2) 115
b Retired or separated participants receiving benefits.....	6b 0
c Other retired or separated participants entitled to future benefits	6c 55
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 170
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e	6f 170
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 169
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h 23
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 2G 2J 2K 2T	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **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 _____

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K)
PROFIT SHARING PLAN AND TRUST**

EIN #38-1946761, Plan Number: 002

Schedule H - Line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

November 30, 2017

(a) Party in interest	(b) Identity of Issuer, 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
	Stable value collective trust			
*	Wells Fargo Stable Return Fund N60	20137.58	\$ 933,885	\$ 997,916
*	Wells Fargo Stable Return Fund F	73152.43	775,558	781,246
*	WF/Blackrock S&P 500 Index CIT F	30610.849	596,142	649,541
*	WF/MFS Value CIT F	70350.012	1,490,786	1,578,929
	Cash equivalents			
*	Wells Fargo/Blackrock Short Term Inv Fund N	149187.9	149,188	149,188
*	Wells Fargo/Blackrock Short Term Inv Fund N	432691.21	432,691	432,691
*	Wells Fargo/Blackrock Short Term Inv Fund N	58252.57	58,253	58,253
	Bank Deposit Sweep	6654.77	6,655	6,655
	Bank Deposit Sweep	15742.61	15,743	15,743
	Bank Deposit Sweep	595.4	595	595
	Bank Deposit Sweep	79563.67	79,564	79,564
	Bonds and notes - US Treasury			
	US Treasury Bond	2.500% 02/15/2045	4,649	4,684
	US Treasury Bond	2.750% 08/15/2047	14,626	14,745
	US Treasury Bond	2.750% 11/15/2047	14,933	14,754
	US Treasury Bond	2.875% 08/15/2045	4,948	5,043
	US Treasury Bond	2.875% 11/15/2046	19,327	20,155
	US Treasury Bond	3.000% 05/15/2045	34,716	36,157
	US Treasury Bond	3.125% 11/15/2041	115,224	100,652
	US Treasury Bond	3.625% 08/15/2043	14,714	17,244
	US Treasury Bond	3.750% 11/15/2043	252,557	293,458
	US Treasury Bond	4.250% 05/15/2039	249,109	231,322
	US Treasury Bond	6.000% 02/15/2026	34,627	38,153
	US Treasury Note	1.625% 08/31/2022	113,229	112,368
	US Treasury Note	1.875% 08/31/2024	143,468	141,171
	US Treasury Note	2.000% 05/31/2024	104,668	103,167
	US Treasury Note	2.000% 10/31/2022	119,754	119,231
	US Treasury Note	2.000% 11/30/2022	9,933	9,931
	US Treasury Note	2.125% 02/29/2024	99,888	99,133
	US Treasury Note	2.125% 11/30/2023	14,846	14,910
	US Treasury Note	2.250% 08/15/2027	19,858	19,685
	US Treasury Note	2.375% 05/15/2027	5,057	4,979
	Bonds and notes - Corporate Bonds			
	Abbott Laboratories	2.900% 11/30/2021	14,973	15,091
	Air Lease Corp	3.625% 12/01/2027	19,789	19,886
	Airgas Inc	3.050% 08/01/2020	9,981	10,223
	American Electric Power	3.200% 11/13/2027	9,983	9,917
	American Express Co	2.200% 10/30/2020	29,961	29,809
	American Financial Group	3.500% 08/15/2026	14,955	14,844
	American Honda Finance	2.600% 11/16/2022	15,000	15,001
	Amgen Inc	3.200% 11/02/2027	19,920	19,791
	Anthem Inc	4.375% 12/01/2047	10,000	10,281
	Apple Inc	2.250% 02/23/2021	25,121	24,972
	Apple Inc	3.750% 09/12/2047	4,971	4,985
	Archer-Daniels-Midland	3.750% 09/15/2047	14,930	14,770
	AT&T Inc	5.500% 02/01/2018	5,935	5,029
	Autonation Inc	3.500% 11/15/2024	19,975	19,812
	Avalonbay Communities	3.200% 01/15/2028	4,980	4,949
	Avangrid Inc	3.150% 12/01/2024	14,964	14,978
	Bank of America Corp	6.875% 04/25/2018	10,562	10,195
	Bank of Montreal	1.500% 07/18/2019	9,990	9,913
	Bank of Montreal	2.350% 09/11/2022	9,986	9,847
	Bank of NY Mellon Corp	2.150% 02/24/2020	9,984	9,982
	Bank of NY Mellon Corp	2/7/2028	10,000	10,185
	Barrick NA Finance LLC	4.400% 05/30/2021	2,812	3,190
	Berkshire Hathaway Fin	1.300% 08/15/2019	9,990	9,887
	Boeing Co	2.500% 03/01/2025	9,759	9,767
	BP Capital Markets PLC	3.279% 09/19/2027	20,000	20,047
	Brixmor Operating Part	3.650% 06/15/2024	9,958	9,914
	Buckeye Partners LP	4.125% 12/01/2027	14,925	14,804
	Canadian Imperial Bank	1.600% 09/06/2019	14,997	14,865
	Canadian Imperial Bank	2.550% 06/16/2022	9,991	9,940
	Capital One Financial Co	3.300% 10/30/2024	29,913	29,852
	Caterpillar Financial SE	2.000% 03/05/2020	24,946	24,918

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	Caterpillar Finl Service	2.550% 11/29/2022	19,983	19,931
	CBOE Holdings Inc	1.950% 06/28/2019	9,993	9,947
	Chevron Corp	1.991% 03/03/2020	15,000	14,967
	Chevron Corp	2.954% 05/16/2026	10,000	9,958
	Church & Dwight Co Inc	2.450% 08/01/2022	4,994	4,943
	Cisco Systems Inc	2.500% 09/20/2026	34,969	33,744
	Citigroup Inc	2.750% 04/25/2022	14,990	14,964
	Citigroup Inc	2.900% 12/08/2021	9,983	10,057
	Citrix Systems Inc	4.500% 12/01/2027	19,956	20,215
	ConocoPhillips Company	2.875% 11/15/2021	5,059	5,054
	Consolidated Edison Co	2.000% 03/15/2020	24,992	24,837
	Corning Inc	4.375% 11/15/2057	14,994	14,763
	Deutsche Bank NY	2.700% 07/13/2020	29,959	29,928
	Discovery Communications	2.200% 09/20/2019	9,996	9,962
	Discovery Communications	3.950% 03/20/2028	4,982	4,908
	Discovery Communications	5.200% 09/20/2047	4,994	4,952
	Duke Energy Corp	3.150% 08/15/2027	9,972	9,878
	E.I. Du Pont De Nemours	2.200% 05/01/2020	9,989	9,978
	E*Trade Financial Corp	2.950% 08/24/2022	9,990	9,919
	Edison International	2.125% 04/15/2020	24,985	24,895
	Enbridge Inc	3.500% 06/10/2024	5,071	5,068
	Energy Transfer Partners	6.625% 10/15/2036	4,839	5,690
	Energy Transfer Partners	7.500% 07/01/2038	15,443	18,507
	Entergy Mississippi	6.640% 07/01/2019	9,994	10,630
	Entergy Texas Inc	3.450% 12/01/2027	9,974	9,946
	EQT Corp	3.900% 10/01/2027	14,988	14,723
	Exelon Generation Co LLC	4.250% 06/15/2022	5,249	5,265
	Express Scripts Holding	3.000% 07/15/2023	4,943	4,940
	Fibria Overseas Finance	4.000% 01/14/2025	9,847	9,942
	Fortune Brands Home	3.000% 06/15/2020	9,997	10,119
	General Dynamics Corp	2.125% 08/15/2026	19,791	18,673
	General Motors Financial	3.500% 11/07/2024	14,978	14,973
	Goldman Sachs Group Inc	10/31/2022	30,000	29,953
	Goldman Sachs Group Inc	5.950% 01/18/2018	5,714	5,025
	Hewlett-Packard Co	4.300% 06/01/2021	15,206	15,729
	Jabil Circuit Inc	5.625% 12/15/2020	5,375	5,338
	Jersey Central PWR & LT	7.350% 02/01/2019	9,987	10,555
	John Deere Capital Corp	1.250% 10/09/2019	14,970	14,761
	John Deere Capital Corp	2.800% 09/08/2027	14,942	14,690
	Johnson & Johnson	2.900% 01/15/2028	14,982	14,988
	Johnson & Johnson	3.400% 01/15/2038	14,955	15,042
	JP Morgan Chase & Co	3/1/2025	10,000	10,053
	JP Morgan Chase & Co	11/15/2048	20,000	20,159
	Kellogg Co	3.400% 11/15/2027	19,946	19,848
	KFW	1.500% 02/06/2019	24,937	24,901
	Kinder Morgan Ener Part	6.850% 02/15/2020	5,969	5,447
	Kraft Heinz Foods Co	2/10/2021	30,000	30,017
	Laboratory Corp of Amer	3.250% 09/01/2024	14,966	14,971
	Life Technologies Corp	6.000% 03/01/2020	16,911	16,077
	Methanex Corp	3.250% 12/15/2019	4,955	5,015
	Methanex Corp	5.650% 12/01/2044	9,935	10,149
	Moody's Corporation	9/4/2018	15,000	15,018
	Morgan Stanley	7/22/2038	10,000	10,158
	Morgan Stanley	2/14/2020	15,000	15,065
	MUFG Americas Hldgs Corp	1.625% 02/09/2018	34,977	35,001
	National Rural Util Corp	4/30/2043	15,000	15,645
	Nisource Finance Corp	3.950% 03/30/2048	4,995	5,005
	Nokia OYJ	3.375% 06/12/2022	4,975	4,994
	Northern Trust Corp	5/8/2032	10,000	9,902
	Omega Hlthcare Investors	4.750% 01/15/2028	9,898	9,884
	Oracle Corp	2.950% 11/15/2024	14,976	15,057
	Oracle Corp	3.400% 07/08/2024	15,255	15,485
	Oracle Corp	3.900% 05/15/2035	5,124	5,197
	Orix Corp	2.900% 07/18/2022	14,978	14,972
	Orix Corp	3.250% 12/04/2024	9,987	9,957
	Paccar Financial Corp	1.200% 08/12/2019	5,000	4,925
	Pepsico Inc	3.000% 10/15/2027	19,943	19,838
	Petroleos Mexicanos	6.375% 02/04/2021	16,377	16,388
	Philip Morris International Inc	3.125% 03/02/2028	29,789	29,744
	Pitney Bowes Inc	4.700% 04/01/2023	14,964	13,894
	Plains All Amer Pipeline	3.850% 10/15/2023	4,960	4,983
	Qualcomm Inc	2.900% 05/20/2024	19,942	19,342
	Quest Diagnostic Inc	4.750% 01/30/2020	15,511	15,711

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	Realty Income Corp	3.650% 01/15/2028	14,967	14,943
	Republic Services Inc	3.375% 11/15/2027	4,992	5,023
	Royal Bank of Canada	2.125% 03/02/2020	19,986	19,980
	Santander Holdings USA	2.700% 05/24/2019	14,997	15,056
	Select Income REIT	4.250% 05/15/2024	9,868	9,945
	Shire Acq Inv Ireland	1.900% 09/23/2019	34,972	34,660
	Simon Property Group	3.375% 12/01/2027	9,921	9,951
	Snap-on Inc	4.250% 01/15/2018	4,986	5,012
	Southern Co	2.150% 09/01/2019	4,988	4,992
	Southern Co	2.750% 06/15/2020	14,974	15,113
	Southern Co	3.250% 07/01/2026	9,964	9,825
	Southwest Airlines Co	3.450% 11/16/2027	14,960	14,823
	State Street Corp	5/15/2023	15,000	15,015
	Statoilhydro ASA	5.250% 04/15/2019	5,856	5,210
	Sumitomo Mitsui Finl Grp	2.784% 07/12/2022	10,000	9,960
	Suncor Energy Inc	4.000% 11/15/2047	9,950	10,015
	Synchrony Financial	3.950% 12/01/2027	19,943	19,815
	Union Pacific Corp	4.100% 09/15/2067	14,978	15,043
	Union Pacific Corp	3.250% 01/15/2025	9,967	10,243
	United Parcel Service	2.350% 05/16/2022	9,986	9,971
	United Parcel Service	3.050% 11/15/2027	14,935	14,951
	United Parcel Service	3.750% 11/15/2047	14,962	15,153
	United Technologies Corp	4.500% 06/01/2042	5,452	5,461
	Unitedhealth Group Inc	3.750% 10/15/2047	14,861	14,908
	Viacom Inc	6.875% 04/30/2036	10,874	11,081
	Vmware Inc	2.950% 08/21/2022	19,958	19,824
	Voya Financial Inc	3.125% 07/15/2024	9,970	9,911
	Wal-Mart Stores Inc	2.350% 12/15/2022	9,999	9,941
	Walt Disney Co	1.950% 03/04/2020	9,997	9,980
*	Wells Fargo & Co	2.625% 07/22/2022	19,982	19,850
	Western Union Co	3.600% 03/15/2022	15,171	15,226
	Westlake Chemical Corp	4.375% 11/15/2047	14,847	15,152
	Williams Partners LP	3.600% 03/15/2022	4,451	5,117
	Xerox Corporation	2.800% 05/15/2020	4,744	4,968
	Xerox Corporation	3.625% 03/15/2023	9,992	9,710
	21st Centy Fox Amer Inc	7.430% 10/01/2026	13,941	19,127
	Bonds and notes - Mortgage/Asset-Based Securities			
	Ally Master Owner Trust	1.830% 01/15/2021	34,995	34,941
	Americredit Automobile Rec Ser 2016-4	1.830% 12/08/2021	14,998	14,892
	Americredit Automobile Rec Ser 2017-3	2.240% 06/19/2023	4,999	4,966
	Americredit Automobile Rec Ser 2017-2	2.500% 05/18/2022	4,999	4,997
	Americredit Automobile Rec Ser 2015-3	2.730% 03/08/2021	20,000	20,133
	Americredit Automobile Rec Ser 2016-2	2.870% 11/08/2021	5,000	5,039
	Bank of America Credit Card Ser 2017-A1	1.950% 08/15/2022	19,994	19,957
	Bank of America Credit Card Ser 2015-A1	6/15/2020	20,000	20,008
	Bank of America Credit Card Ser 2014-A1	6/15/2021	20,000	20,060
	California Republic Auto Rec Ser 2016-2	1.890% 07/15/2020	9,726	9,717
	California Republic Auto Rec Ser 2017-1	2.360% 06/15/2022	14,996	14,976
	Capital Auto Receivables Asset Ser 2015-1	1.780% 06/20/2019	6,307	6,309
	Capital One Multi-asset Exect Ser 2016-A5	1.660% 06/17/2024	34,990	34,181
	Carmax Auto Owner Trust Ser 2017-2	1.930% 03/15/2022	24,997	24,899
	Carmax Auto Owner Trust Ser 2017-4	2.110% 10/17/2022	5,000	4,985
	Comm Mortgage Trust Ser 2014-CR15	2.928% 02/10/2047	14,591	14,281
	Comm Mortgage Trust Ser 2014-CR14	3.147% 02/10/2047	10,300	10,100
	Comm Mortgage Trust Ser 2014-UBS6	3.644% 12/10/2047	15,658	15,567
	Comm Mortgage Trust Ser 2014-CR16	3.653% 04/10/2047	15,449	15,564
	Comm Mortgage Trust Ser 2014-LC17	3.723% 10/10/2047	36,049	36,504
	Comm 2016-DC2 Mtg Tr Ser 2016-DC2	3.765% 02/10/2049	15,449	15,665
	Drive Auto Owner Trust Ser 2017-3	2.800% 07/15/2022	5,000	5,010
	Drive Auto Owner Trust Ser 2017-1	2.840% 04/15/2022	9,999	10,053
	Fed Home Ln Mtg Corp Ser K-709	2.086% 03/25/2019	20,299	20,026
	Fed Home Ln Mtg Corp Ser KS01	2.522% 01/25/2023	4,645	5,004
	Fed Home Ln Mtg Corp Ser KO42	2.670% 12/25/2024	97,849	95,139
	Fed Home Ln Mtg Corp Ser K703	2.699% 05/25/2018	14,699	14,583
	Fed Home Ln Mtg Corp	2.811% 01/25/2025	36,049	35,310
	Fed Home Ln Mtg Corp Ser KO29	3.320% 02/25/2023	29,611	31,212
	Fed Home Ln Mtg Corp Ser KO12	4.186% 12/25/2020	74,532	78,995
	Fed Home Ln Mtg Corp Ser 2912	5.500% 01/15/2035	19,441	21,563
	Fed Home Ln Mtg Corp Pool #972164	1/1/2035	5,074	5,350
	Fed Home Ln Mtg Corp Pool #B11058	4.500% 11/01/2018	258	258
	Fed Home Ln Mtg Corp Pool #C00410	8.000% 07/01/2025	351	341
	Fed Natl Mtg Assn Pool #AS7023	4.000% 04/01/2046	21,525	21,540
	Fed Natl Mtg Assn Pool #190308	7.500% 09/01/2030	334	163

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	Fed Natl Mtg Assn Pool #535996	7.500% 05/01/2031	240	167
	Fed Natl Mtg Assn Pool #555603	6.000% 05/01/2018	4	4
	Fed Natl Mtg Assn Pool #555800	5.500% 10/10/2033	361	397
	Fed Natl Mtg Assn Pool #709169	5.500% 06/01/2033	508	520
	Fed Natl Mtg Assn Pool #725690	6.000% 08/01/2034	665	735
	Fed Natl Mtg Assn Pool #745406	6.000% 03/01/2021	619	639
	Fed Natl Mtg Assn Pool #745919	9/1/2036	1,483	1,556
	Fed Natl Mtg Assn Pool #922881	6.053% 02/01/2037	1,300	1,330
	Fed Natl Mtg Assn Pool #995570	5.500% 01/01/2039	1,277	1,307
	FHLMC Multifamily Structured P Ser K702	3.154% 02/25/2018	31,341	31,026
	FHLMC Multifamily Structured P Ser KP03	1.780% 07/25/2019	6,716	6,627
	FHLMC Multifamily Structured P Ser K722	2.406% 07/25/2049	56,648	54,788
	FHLMC Multifamily Structured P Ser KO13	3.974% 01/25/2021	55,547	57,678
	FHLMC Multifamily Structured P Ser KF17	3/25/2023	10,649	10,666
	FHLMC Multifamily Structured P Ser KAIIV	6/25/2021	80,797	84,120
	Fifth Third Auto Trust Ser 2014-3	.960% 03/15/2019	388	388
	Govt Natl Mtg Assn II Pool #AA1678	4.689% 03/20/2062	14,623	13,849
	Govt Natl Mtg Assn II Pool #AA1681	4.547% 09/20/2062	20,796	18,744
	Govt Natl Mtg Assn II Pool #AA1696	4.606% 03/20/2063	23,724	22,063
	Govt Natl Mtg Assn II Pool #543467	4.491% 03/20/2063	18,843	17,171
	Govt Natl Mtg Assn II Pool #766526	4.514% 5/20/2062	14,057	13,112
	Govt Natl Mtg Assn II Pool #766529	4.604% 6/20/2062	20,301	18,821
	Govt Natl Mtg Assn II Pool #777434	4.496% 10/20/2062	18,131	16,446
	Govt Natl Mtg Assn II Pool #777440	4.466% 12/20/2062	23,651	21,706
	Govt Natl Mtg Assn II Pool #AU3178	4.639% 10/20/2066	45,782	45,418
	Govt Natl Mtg Assn Pool #323079	8.500% 05/15/2022	583	442
	Govt Natl Mtg Assn Ser 2014-H15	5/20/2064	65,728	65,688
	GS Mortgage Securities Trust 2014-GC20	3.680% 04/12/2047	13,276	13,215
	John Deere Owner Trust Ser 2017-B	1.820% 10/15/2021	5,000	4,970
	JPMBB Commerical Mortgage Securities	3.584% 04/15/2047	10,300	10,350
	Morgan Stanley BAML Trust Ser 2015-C22	3.306% 05/15/2046	10,300	10,188
	Morgan Stanley BAML Trust Ser 2014-C14	3.669% 01/15/2047	15,527	15,461
	NCUA Guaranteed Notes Ser 2010-A1	12/7/2020	1,742	1,743
	NCUA Guaranteed Notes Ser 2010-R1	10/7/2020	7,091	7,108
	NCUA Guaranteed Notes Ser 2010-R3	12/8/2020	51,996	52,265
	Nissan Auto Receivables Owner Ser 2015-A	1.050% 10/15/2019	12,401	12,382
	Santander Drive Auto Receivable Ser 2016-3	2.260% 06/15/2021	19,996	19,977
	Santander Drive Auto Receivable Ser 2016-2	2.660% 11/15/2021	4,999	5,029
	UBS-Barclays Commericia Mortgage Tr	3.244% 04/10/2046	15,814	15,321
*	Wells Fargo Commercial Mtg Trust Ser 2017-RC1	3.118% 01/15/2060	25,749	25,433
*	WF-RBS Commercial Mtg Trust Ser 2014-C20	3.638% 05/15/2047	30,899	31,097
*	WF-RBS Commercial Mtg Trust Ser 2014-C19	3.660% 03/15/2047	20,599	20,596
*	WF-RBS Commercial Mtg Trust Ser 2014-C19	4.101% 03/15/2047	10,727	10,642
	World Financial Network Credit Ser 2012-A	3.140% 1/17/2023	34,999	35,505
	World Omni Auto Receivables Tr Ser 2016-B	1.570% 02/15/2022	19,995	19,830
	World Omni Auto Receivables Tr Ser 2014-B	1.140% 01/15/2020	3,720	3,715
	World Omni Auto Receivables Tr Ser 2017-A	1.930% 09/15/2022	34,993	34,843
	Equities			
	Abbott Labs	1819	74,789	102,537
	Advance Auto Pts	489	72,393	49,389
	Aetna Inc-New	231	27,926	41,622
	Alibaba Group Holding Ltd	250	26,263	44,270
	Alphabet Inc Cl A	25	8,116	25,904
	Alphabet Inc Cl C	35	13,974	35,749
	Allergan PLC	414	83,251	71,966
	Alliance Data Sys Corp	344	72,484	82,309
	Amazon Com Inc	40	30,408	47,070
	American Express	681	53,524	66,541
	American International Group	1564	76,669	93,777
	Ameriprise Financial	553	35,230	90,266
	Anadarko Petroleum	1533	93,162	73,722
	Apple Inc	375	29,931	64,444
	Apple Inc	200	12,969	34,370
	Astrazeneca PLC	260.977	8,611	8,578
	Baker Hughes A GE Co	1831	94,550	54,436
	Bank of America Corp	6067	92,427	170,907
	Bristol Myers Squibb Co	748	40,371	47,266
	CBRE Group Inc	1489	38,981	64,563
	Celgene Corp	150	13,454	15,125
	Chevron Corp	926	102,729	110,185
	Cisco Systems Inc	2697	63,134	100,598
	Citigroup, Inc	1796	87,775	135,598
	Comcast Corp Class A	2825	51,244	106,051

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	CVS Health Corporation	537	37,106	41,134
	Diebold Inc	2243	58,211	43,066
	Discover Financial Services	977	34,863	68,976
	DowDupont Inc	1267	53,154	91,173
	Eaton Corp PLC	750	45,565	58,335
	Editas Medicine Inc	600	11,624	17,322
	Eli Lilly & Co	542	30,407	45,875
	Exelon Corporation	2090	80,153	87,174
	Facebook Inc	530	17,204	93,905
	Fifth Third Bank Corp	2266	42,658	69,136
	FNF Group	1566	36,360	63,360
	General Motors Co	270.506	8,483	11,656
	Halliburton Co	1258	53,586	52,559
	Harley Davidson Inc	865	46,989	43,423
	Harris Corp	713	61,408	103,029
	Hess Corp	849	47,075	38,952
	Honeywell International Inc.	576	44,186	89,833
	Humana Inc	211	39,320	55,041
	Johnson Controls Intl	2385	103,697	89,771
	JPMorgan Chase & CO	100	8,080	10,452
	JPMorgan Chase & CO	1816	88,011	189,808
	Laboratory Crp of Amer Holdgs	501	71,181	79,293
	Liberty Interactive Corp	2463	47,921	60,097
	Marathon Petroleum Corp	1169	52,054	73,214
	Medtronic PLC	1347	102,683	110,629
	Merck & Co Inc	1167	54,356	64,500
	MetLife Inc	1741	70,992	93,457
	Microbot Medical	47	472	54
	Microsoft Corp	1188	43,359	99,994
	Momo Inc-Spon ADR	200	8,511	4,800
	Mondelez International Inc	1988	70,679	85,365
	National Storage Affiliates	430.206	8,540	11,461
	Netflix	150	15,647	28,137
	Newell Brands	1406	61,930	43,544
	Nextera Energy Inc	536	48,249	84,709
	Nielsen Hldgs PLC	1676	67,045	61,543
	Norfolk Southern Corp	582	46,169	80,683
	Northrop Grumman Corp	262	20,933	80,539
	NVIDIA Corp	150	8,840	30,107
	Oracle Corp	2405	99,670	117,989
	Outfront Media Inc	1261	28,666	29,583
	Pepsico Inc	699	52,120	81,447
	Pentair PLC	980	59,994	69,737
	Pfizer Inc	2982	77,434	108,127
	Philip Morris International	732	65,340	75,213
	PG&E Corp	578	30,473	31,351
	PNC Financial Services Group	793	60,017	111,464
	Qualcomm Inc	1030	66,872	68,330
	Royal Dutch Shell PLC	947	66,630	60,722
	Sealed Air Corp Com	1780	54,651	85,529
	Snap Inc	600	11,507	8,268
	Square Inc	250	6,737	9,805
	State Street Corp	762	51,651	72,657
	Symantec Corp	1491	32,193	43,194
	Travelers Companies Inc.	569	44,488	77,139
	Twenty-first Century Fox Inc	1393	38,380	43,392
	Twitter Inc	400	12,214	8,232
	Unitedhealth Group Inc	414	24,475	94,462
	United Technologies Corp	919	101,692	111,613
	Ulta Beauty	15	1,786	3,326
	Verizon Communications	1785	87,355	90,839
	Vulcan Materials Co	428	25,526	53,778
	Vulcan Materials Co	75.847	7,800	9,530
	Walt Disney Co	210	22,125	22,012
*	Wells Fargo & Co	2573	106,418	145,297
	Weyerhaeuser Co	2060	56,324	72,883
	Mutual Funds			
	American Balanced Fund R6	62341.971	1,645,869	1,736,847
	American Europacific Growth R6	16401.718	869,791	938,014
	American New Perspectives R6	15156.889	639,944	689,487
	Carillon Eagle M/C Grw-R5	7493.592	412,649	457,409
	Carillon Eagle S/C Grw-R5	9197.298	577,065	618,426
	Dodge & Cox Int'l Stock Fund #1048	1703.425	66,054	78,835

See independent auditor's report.

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(a) Party in interest	(b) Identity of Issuer, 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
	Dodge & Cox Stock Fund #145	2731.472	450,617	565,442
	JPMorgan US Equity - R6	39754.248	640,023	692,519
	Metropolitan West T/R BD-PLN #712	99825.649	999,372	999,255
	MFS Growth Fund - R6	1170.102	104,890	114,296
	T Rowe Price Blue Chip - I	12601.727	1,122,675	1,250,833
	Vanguard Small Cap Index Fund - ADM #548	2871.291	173,238	203,517
	Voya Small Company FD CI-I	3023.212	53,959	57,653
*	Loomis Sayles Institutional High Income Fund	107961.732	767,184	763,289
*	Loomis Sayles Senior Floating Rate & Fixed Income Fund Class Y	31278.758	312,973	309,660
*	Loomis Sayles Small - Cap Value Fund I #1165	69249.5	1,777,147	2,697,961
	Oakmark Global Select Fund Class I #2710	166474.168	2,870,966	3,346,131
*	Natixis Loomis Sayles C/P Bond N1	12735.16	165,469	165,812
	Closed End Funds Equity			
	Amex Technology Select SPDR	500	14,074	31,920
	First TrustIndst/Producers	144.052	4,067	5,736
	Ishares Global Tech ETF	52.029	4,344	8,021
	Powershares Exchange - Traded Fund	500	14,001	19,495
	Proshares Ultra S&P 500	25.124	1,793	2,690
	SPDR S&P Aerospace & Def ETF	350	22,716	28,952
	Vanguard Dividend Appreciation	250	14,868	25,280
	Vanguard FTSE Europe ETF	300	16,967	17,571
	Wisdomtree Japan Hedged	1.038	51	61
			<u>\$ 27,457,546</u>	<u>\$ 31,314,767</u>

* Party-in-interest