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

2019

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

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.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
BDS MARKETING RETIREMENT SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2000

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)
BDS MARKETING, LLC.

10 HOLLAND
IRVINE, CA 92618-2504

2b Employer Identification Number (EIN)
81-2055212

2c Plan Sponsor's telephone number
949-472-6700

2d Business code (see instructions)
541800

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2020	PAOLA RICO
	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

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

5 Total number of participants at the beginning of the plan year	**5**	1726
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)**	1655
a(2) Total number of active participants at the end of the plan year	**6a(2)**	1275
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	66
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1341
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	1341
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	288
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	5
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2019 Form M-1 annual report. If the plan was not required to file the 2019 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
BDS MARKETING RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BDS MARKETING, LLC.

D Employer Identification Number (EIN)
81-2055212

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

1 Coverage Information:

(a) Name of insurance carrier
PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
06-1050034	93629	041491	1341	01/01/2019	12/31/2019

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	1383529
5	Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☒ other ▶ GUARANTEED GENERAL ACCOUNT CONTRACT

b	Balance at the end of the previous year			7b	1063845
c	Additions: (1) Contributions deposited during the year	7c(1)	240577		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	17881		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)	238416		
	▶ FORFEITURE CREDITS,TRANSFERS IN LOAN REPAYMENTS MISC. IN				
	(6)Total additions			7c(6)	496874
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	1560719
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	75703		
	(2) Administration charge made by carrier	7e(2)	406		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below)	7e(4)	101081		
	▶ FORF. DR.,TRANSFERS OUT LOAN INITIATIONS MISC. OUT				
	(5) Total deductions			7e(5)	177190
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	1383529

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2019** **This Form is Open to Public Inspection.**

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
BDS MARKETING RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BDS MARKETING, LLC.

D Employer Identification Number (EIN)
81-2055212

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

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

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(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)

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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?
13 15 37 50 64	NONE	55044	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

INDEPENDENT FINANCIAL GROUP

71-0927304

(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?
27	NONE	30897	Yes [ ] No [X]	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
PRUDENTIAL RETIREMENT INSURANCE AND	15 64	0

(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.
PRUDENTIAL RETIREMENT INSURANCE AND 06-1050034	50.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2019 TO 12/31/2019 GUARANTEED INCOME FUND

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE PRUDENTIAL INSURANCE COMPANY OF	15 60 64	0

(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.
PRUDENTIAL INVESTMENTS, LLC 22-3468527	22.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2019 TO 12/31/2019 PGIM JENN MID GROWTH A

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
BDS MARKETING RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BDS MARKETING, LLC.

D Employer Identification Number (EIN)
81-2055212

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(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)	336333	286900
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	7966050	10449011
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1063845	1383529
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	9366228	12119440
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	9366228	12119440

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)	369558	
	(B) Participants	2a(1)(B)	1073304	
	(C) Others (including rollovers)	2a(1)(C)	258471	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1701333
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	16951	
	(F) Other	2b(1)(F)	17881	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		34832
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	100531	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		100531
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2234336
c Other income	2c		29500
d Total income. Add all **income** amounts in column (b) and enter total	2d		4100532
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	916628	
(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)		916628
f Corrective distributions (see instructions)	2f		309855
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)	86242	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		86242
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1312725
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2787807
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		34595

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) ☐ Unmodified **(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: MAYER HOFFMAN MCCANN P.C. **(2)** EIN: 43-1947695

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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)
APOLLO RETAIL SPECIALISTS	20-2310050	001

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.)

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

2019

This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
BDS MARKETING RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BDS MARKETING, LLC.

D Employer Identification Number (EIN)
81-2055212

Part I Distributions

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

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

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

EIN(s): 22-1211670

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation_____

BDS Marketing
Retirement Savings Plan

Financial Statements as of December 31, 2019 and 2018 and for the year ended December 31, 2019, Supplemental Schedule as of December 31, 2019

BDS Marketing
Retirement Savings Plan

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Supplemental Schedule*

Schedule H, line 4i - Schedule of Assets (Held at End of Year) 18-19

* Other schedules required by 29 CFR 2520.103-10 of the Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

Mayer Hoffman McCann P.C.
2301 Dupont Drive, Suite 200 ■ Irvine, CA 92612
Main: 949.474.2020 ■ Fax: 949.263.5520 ■ www.mhmcpa.com

Independent Auditors' Report

To the Investment Management Committee
BDS Marketing Retirement Savings Plan
Irvine, California

Report on Financial Statements

We were engaged to audit the accompanying financial statements of the **BDS Marketing Retirement Savings Plan** ("Plan"), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the 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 ("DOL") 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 4, which was certified by Prudential Bank & Trust, F.S.B., 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 held the Plan's investment assets and executed investment transactions. The Plan Administrator has obtained certifications from the Trustee as of December 31, 2019 and 2018 and for the year ended December 31, 2019, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedule, Schedule H, line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2019, which is the responsibility of Plan management, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance with Department of Labor 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 and Custodian have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Mayer Hoffman McCann P.C.

Irvine, California
October 9, 2020

BDS Marketing
Retirement Savings Plan

Statements of Net Assets Available for Benefits

December 31,	**2019**	2018
Assets		
Investments at fair value	**$ 10,449,011**	$ 7,966,049
Investments at contract value	**1,383,529**	1,063,845
Total investments	**11,832,540**	9,029,894
Receivables:		
Notes receivable from participants	**286,900**	336,333
Total assets	**12,119,440**	9,336,227
Net Assets Available for Benefits	**$ 12,119,440**	$ 9,336,227

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

BDS Marketing
Retirement Savings Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2019

Additions to Net Assets	
Investment income:	
Net appreciation of investments at fair value	**$ 2,263,837**
Dividends	**100,531**
Interest income	**17,881**
Total investment income	**2,382,249**
Interest income on notes receivable from participants	**16,951**
Contributions:	
Participant contributions	**1,073,304**
Company contributions	**369,558**
Participant rollovers	**258,471**
Total contributions	**1,701,333**
Total additions	**4,100,533**
Deductions from Net Assets	
Benefits paid to participants	**1,226,483**
Administrative expenses	**86,242**
Total deductions	**1,312,725**
Net Increase in Net Assets Available for Benefits	**2,787,808**
Plan Transfers Out	**(34,595)**
Net Assets Available for Benefits, Beginning of Year	**9,366,227**
Net Assets Available for Benefits, End of Year	**$ 12,119,440**

The accompanying notes are an integral part of this financial statement.

(1) Description of the Plan

The following description of the BDS Marketing Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established and sponsored by BDS Marketing, LLC (the "Company"). The Plan was established effective on January 1, 2000, as most recently amended and restated effective on June 1, 2016, to enable eligible employees to share in the Company's earnings and permit employees to make pre-tax contributions to the Plan; thereby, providing employees with an opportunity to accumulate funds for their retirement. The Plan is subject to the provisions of the Employee Retirement Act of 1974 ("ERISA"), as amended.

The Plan is administered by the Company's Investment Committee (the "Committee"), which has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Company's Board of Directors.

Eligibility

Full-time employees may elect to participate in the Plan as of the first day of the month immediately following 60 days of service. Part-time employees are eligible to participate when they reach 1,000 actual service hours within a 12-month period and may participate in the Plan as of the first day of the month immediately following eligibility. All participants must have reached 21 years of age to be eligible to participate.

Contributions

Each participant may contribute from 1% to 100% of their annual pre-tax compensation subject to an annual limitation imposed by Internal Revenue Service ("IRS") regulations.

Participants are allowed to make rollover contributions into the Plan of amounts received from other tax-qualified employer-sponsored retirement plans. Such contributions are invested in accordance with each participant's direction.

The Company may make matching contributions at its discretion. For 2019 and 2018, the Company elected to contribute 50% of the first 6% of base compensation that a participant contributed to the Plan. Contributions are subject to certain limitations.

(1) Description of the Plan, Cont'd

Participant investment account options

Participants direct the investment of all contributions into various investment options offered by the Plan. The Plan currently offers a total of variety mutual funds and a guaranteed investment contract as investment options for participants.

Participant accounts

Each participant's account is credited with the participant's contribution and allocations of the Company's contribution and plan earnings or losses, and is charged with an allocation of the Plan's administrative expenses. Allocations are based on participant earnings or account balances, as defined in the plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested balance.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Company matching contributions vest 20% after one complete year of service, as defined in the plan document, and an additional 20% for each complete year of service thereafter until fully vested.

Forfeitures

Unvested amounts forfeited by terminated participants may be used to pay plan administrative expenses or applied to reduce company contributions. At December 31, 2019 and 2018, there were $51,344 and $18,589 forfeited unvested accounts, respectively. In 2019, administrative expenses were reduced by forfeitures totaling $42,474.

Benefit payments

On termination of service due to death, disability or retirement, a participant may elect to receive a lump sum or installment amounts. For termination of service due to other reasons, participant account balances that are less than $1,000 will be automatically rolled over to an IRA. Account balances between $1,000 and $5,000, are automatically distributed to an Individual Retirement Account. For those accounts over $5,000, distributions can be taken at a later time and participants may elect to receive a lump sum or installment amounts.

Participants may withdraw any or all of their elective deferral account balances at any time during the Plan year provided certain hardship conditions, as defined in the Plan document, have been met. Benefits are recorded when paid.

(1) Description of the Plan, Cont'd

Notes receivable from participants

Participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or fifty percent (50%) of their vested interest in the Plan. The participant may have no more than one (1) note outstanding at one time. The notes are secured by the balance in the participant's accounts and bear annual interest at prime rate plus 1% per annum. Principal and interest is paid ratably through payroll deductions over a one to five year period, except for notes for the purchase of a principal residence, which may be repaid within a period of no more than 30 years.

Administrative expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net depreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Plan termination

Although it has not expressed any intent to do so, the Company has the right, under the plan document, to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of such termination, the plan document provides that participants would become fully vested in their accounts.

Plan transfers

The Plan allows plan transfers to another plan of an affiliated entity of the Company for the participant's entire account balance out of the Plan. As a result, participants' account balances totaling $34,595 were transferred out of the Plan during 2019.

(2) Summary of Significant Accounting Policies

A summary of the Plan's significant accounting policies consistently applied in the preparation of the accompanying financial statements follows.

(2) Summary of Significant Accounting Policies, Cont'd

Basis of accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with standards generally accepted in the United States of America ("GAAP").

Use of estimates

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

New accounting pronouncements

In July 2018, the Plan adopted Financial Accounting Standards Board ("FASB") Accounting Standards Update ("ASU") 2018-09, *Codification Improvements* which makes changes to a variety of topics, to clarify, correct errors in, or make minor improvements to the Accounting Standards Codification ("ASC"). The portion of ASU 2018-09 that is most applicable to the Plan relates to whether certain investments have a readily determinable fair value or qualify for the net asset value per share practical expedient in accordance with ASC 820, Fair Value Measurement. The standard is effective for fiscal years beginning after December 15, 2018, with early adoption permitted. The adoption of ASU 2018-09 did not have a material impact on the Plan's financial statements.

In August 2018, the FASB issued ASU 2018-13, *Fair Value Measurement - Disclosure Framework (Topic 820)*. The updated guidance improves the disclosure requirements on fair value measurements. The updated guidance is effective for fiscal years beginning after December 15, 2019. Early adoption is permitted for any removed or modified disclosures. Management does not expect the adoption of ASU 2018-13 to have a material impact on the Plan's financial statements.

Investment valuation and income recognition

Investments are reported at fair value (except for the fully benefit-responsive investment contract, which is reported at contract 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 Trustee determines the Plan's valuation policies utilizing information provided by the investment adviser, custodian, and insurance company. See Note 3 for discussion of fair value measurements.

(2) Summary of Significant Accounting Policies, Cont'd

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 and depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2019 and 2018. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded as a deemed distribution.

(3) Fair Value Measurement

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 under FASB ASC 820 are described below:

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 and liabilities in active markets; quoted prices for identical or similar assets and liabilities in inactive markets; inputs other than quoted market prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

(3) Fair Value Measurement, Cont'd

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2019 and 2018.

Mutual funds are 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 and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following tables set forth the Plan's investments as of December 31, 2019 and 2018:

Investments at Fair Value as of December 31, 2019

	Level 1
Mutual funds	$ 10,449,011

Investments at Fair Value as of December 31, 2018

	Level 1
Mutual funds	$ 7,966,049

(4) Information Certified by the Plan's Trustee (Unaudited)

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Prudential Bank & Trust, F.S.B., the Trustee of the Plan, has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate with respect to investments:

- Investments at fair value
- Investment at contract value
- Notes receivable from participants
- Net appreciation of investments at fair value
- Dividends and interest income
- Interest income on notes receivable from participants
- Schedule of assets (held at end of year)

(4) Information Certified by the Plan's Trustee (Unaudited), Cont'd

The Plan's independent public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

(5) Investment Contract with Insurance Company

The Plan has a fully benefit-responsive investment contract with Prudential Retirement Insurance and Annuity Company ("Prudential"). Prudential maintains the contributions in a general account, which is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. Prudential is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by Prudential but may not be less than 1.50%. The crediting interest rate is reviewed on a semiannual basis for resetting.

Because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement for the guaranteed investment contract. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. As of December 31, 2019 and 2018, the contract value was $1,383,529 and $1,063,845, respectively. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on Prudential's ability to meet its financial obligations, which may be affected by future economic and regulatory developments. Certain events might limit the ability of the Plan to transact at contract value with Prudential; for example, complete or partial plan termination or merger with another plan. Plan management believes that the occurrence of events that would cause the Plan to transact at less than contract value is not probable. Prudential may not terminate the contract at any amount less than contract value.

(6) Tax Status

The Plan is a non-standardized prototype plan. The non-standardized prototype plan received an opinion letter from the Internal Revenue Service dated April 14, 2014, indicating that the Plan and related trust satisfy the requirements of Section 401(a) and 501(a), respectively, of the Internal Revenue Code of 1986, as amended ("Code"). The Plan is required to operate in accordance with the Code to maintain its tax qualification. The Plan Administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

(6) Tax Status, Cont'd

Plan management is required to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken uncertain position that more likely than not would not be sustained upon examination by the IRS. The tax positions taken by the Plan have been analyzed and, as of December 31, 2019, there were no uncertain tax positions taken or expected to be taken that would require recognition of a liability, asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Company believes it is no longer subject to income tax examinations for years prior to 2016.

(7) Party-In-Interest Transactions

Prudential is the recordkeeper, therefore, these transactions qualify as party-in-interest transactions. Members of the Plan's Committee are officers of the Company and current participants in the Plan, therefore, these transactions qualify as party-in-interest transactions. Notes receivable from participant activity also qualify as party-in-interest transactions.

Prudential provides certain administrative services to the Plan pursuant to the Prudential Retirement Plan Service Agreement (the "Service Agreement") between the Company and Prudential. Prudential receives revenue from mutual fund service providers for services Prudential provides to the funds. This revenue is used to offset certain amounts owed to Prudential for its administrative services to the Plan.

If the revenue received by Prudential from such mutual fund service providers exceeds the amount owed under the MSA, Prudential remits the excess to the Plan's trust on a quarterly basis. Such amounts may be applied to pay Plan administrative expenses or allocated to the accounts of participants. During 2019, there were no excess amounts. The Plan or Plan Sponsor may make payments to the recordkeeper for administrative expenses not covered by revenue sharing.

(8) Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. 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 participants' account balances and the amounts reported in the statements of net assets available for benefits.

(9) Excess Contributions Payable

The Plan did not incur any excess contributions payable at December 31, 2019 and 2018.

(10) Pending Distributions

There were no plan assets allocated to participants who had elected to withdraw from the Plan as of December 31, 2019 and 2018.

(11) Reconciliation of Financial Statements to Form 5500

Net assets available for benefits, as reported in the financial statements at December 31, 2019 and 2018, are consistent with amounts reported in the Form 5500.

(12) Subsequent Events

The Plan has evaluated subsequent events through October 9, 2020, which is the date the financial statements were available to be issued and noted the following item for disclosure:

On January 30, 2020, the World Health Organization declared a global health emergency because of the coronavirus (the "COVID-19 outbreak") creating risks to the international community as the virus spread globally beyond its point of origin. On March 11, 2020, the World Health Organization classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally.

The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. This pandemic has adversely affected global economic activity and greatly contributed to significant deterioration and instability in financial markets. As a result, there has been heightened market risk and the Plan's investment portfolio has incurred significant volatility in fair value since December 31, 2019. Because the values of the Plan's individual investments have and will fluctuate in response to changing market conditions, the amount of losses that will be recognized in subsequent periods, if any, and the related impact on the Plan's liquidity cannot be determined at this time.

As a result of the Bipartisan Budget Act of 2018 and effective January 1, 2019, the requirement to exhaust loan distributions prior to receiving a hardship distribution was removed from the Plan. Additionally, participants are no longer suspended from making contributions to the Plan or from receiving Company matching contributions as a result of a hardship withdrawal.

(12) Subsequent Events, Cont'd

In December 2019, the Setting Every Community Up for Retirement Enhancement ("SECURE") Act was signed into law, related to required minimum distributions and the limitation of life-time or stretch distributions to remain compliant under the applicable laws and regulations. These provisions are effective beginning January 1, 2020.

Additionally, March 27, 2020, President Trump signed into law the Coronavirus Aid, Relief, and Economic Security ("CARES") Act. The CARES Act, among other things, includes several relief provisions available to tax-qualified retirement plans and their participants. Plan management has evaluated the relief provisions available to plan participants under the CARES Act and has implemented the following provisions:

- Special coronavirus distributions up to $100,000
- Increased the available loan amount as described in Note 1 to the lesser of $100,000 or 100% of the participant's vested account balance
- Extended the period for loan repayments, if applicable, up to one year

The Plan is in the process of operationally being amended to implement certain changes permitted by the above law changes.

On January 1, 2020, the Plan changed their plan trustee and third party administrator/record keeper. All plan assets were transferred by that date.

BDS Marketing
Retirement Savings Plan

SUBJECT TO MATERIAL CHANGES 9/14/2020

Supplemental Schedule

BDS Marketing
Retirement Savings Plan

Schedule H, line 4i – Schedule of Assets (Held at End of Year)
EIN: 95-3738502 Plan #001

December 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of investment, including maturity date, rate of interest, collateral par, or maturity value	(d) Cost**	(e) Current Value
*	Prudential Retirement Insurance And Annuity Company	Guaranteed Income Fund	**	$ 1,383,529
	JP Morgan	JP Morgan Large Cp Grw A	**	$ 2,122,828
	American Funds	Amer Europacific Grow R3	**	$ 1,813,128
	Columbia Threadneedle	Columbia Dividend Income A	**	$ 1,465,332
	John Hancock	Jhancock Bond R6	**	$ 957,987
	PGIM Investments	PGIM QMA Stock Index A	**	$ 910,524
	PGIM Investments	PGIM Jenn Mid Growth A	**	$ 788,651
	Franklin Templeton	Franklin Sm Cap Grwth R6	**	$ 642,292
	Virtus Investment Partners	Virtus Ceredex MCV Eq A	**	$ 612,548
	Fidelity Investments	Fidelity Adv SC Val M	**	$ 305,560
	Principal Financial	Principal Midcap S&P 400	**	$ 211,763
	JP Morgan	JP Morgan High Yield BD A	**	$ 169,946
	Dimensional Fund Advisors	DFA Intl Sml Co Port	**	$ 125,148
	Virtus Investment Partners	Virtus Cerdx SC Val Eq A	**	$ 98,771
	PIMCO	Pimco Intl Bond USD HDG A	**	$ 77,242
	Nuveen	Nuveen Real Est SEC R3	**	$ 54,068
	T. Rowe Price	T. Rowe Price Target 2045	**	$ 23,270
	T. Rowe Price	T. Rowe Price Target 2055	**	$ 21,331
	T. Rowe Price	T. Rowe Price Target 2060	**	$ 11,217
	T. Rowe Price	T. Rowe Price Target 2050	**	$ 9,426
	T. Rowe Price	T. Rowe Price Target 2015	**	$ 7,217
	T. Rowe Price	T. Rowe Price Target 2040	**	$ 6,819
	T. Rowe Price	T. Rowe Price Target 2025	**	$ 6,573

BDS Marketing
Retirement Savings Plan

Schedule H, line 4i – Schedule of Assets (Held at End of Year)
EIN: 95-3738502 Plan #001

December 31, 2019

	(b)	(c)	(d)	(e)
(a)	Description of investment, including maturity date, rate of interest, collateral par, or maturity value	Identity of Issue, Borrower, Lessor or Similar Party	Cost**	Current Value
	T. Rowe Price	T. Rowe Price Target 2030	$ -	$ 4,044
	T. Rowe Price	T. Rowe Price Target 2035	$ -	$ 2,936
	T. Rowe Price	T. Rowe Price Target 2020	$ -	$ 390
*	4.25% to 6.50%	Notes receivable from participants	$ -	$ 286,900

* Represents a party-in-interest.

** Cost information is not required for participant-directed investments and, therefore, is not included.

BDS Marketing
Retirement Savings Plan

Financial Statements as of December 31, 2019 and 2018 and for the year ended December 31, 2019, Supplemental Schedule as of December 31, 2019

BDS Marketing
Retirement Savings Plan

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* Other schedules required by 29 CFR 2520.103-10 of the Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

Mayer Hoffman McCann P.C.
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Independent Auditors' Report

To the Investment Management Committee
BDS Marketing Retirement Savings Plan
Irvine, California

Report on Financial Statements

We were engaged to audit the accompanying financial statements of the **BDS Marketing Retirement Savings Plan** ("Plan"), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the 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 ("DOL") 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 4, which was certified by Prudential Bank & Trust, F.S.B., 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 held the Plan's investment assets and executed investment transactions. The Plan Administrator has obtained certifications from the Trustee as of December 31, 2019 and 2018 and for the year ended December 31, 2019, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedule, Schedule H, line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2019, which is the responsibility of Plan management, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance with Department of Labor 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 and Custodian have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Mayer Hoffman McCann P.C.

Irvine, California
October 9, 2020

BDS Marketing
Retirement Savings Plan

Statements of Net Assets Available for Benefits

December 31,	**2019**	2018
Assets		
Investments at fair value	**$ 10,449,011**	$ 7,966,049
Investments at contract value	**1,383,529**	1,063,845
Total investments	**11,832,540**	9,029,894
Receivables:		
Notes receivable from participants	**286,900**	336,333
Total assets	**12,119,440**	9,336,227
Net Assets Available for Benefits	**$ 12,119,440**	$ 9,336,227

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

BDS Marketing
Retirement Savings Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2019

Additions to Net Assets	
Investment income:	
Net appreciation of investments at fair value	**$ 2,263,837**
Dividends	**100,531**
Interest income	**17,881**
Total investment income	**2,382,249**
Interest income on notes receivable from participants	**16,951**
Contributions:	
Participant contributions	**1,073,304**
Company contributions	**369,558**
Participant rollovers	**258,471**
Total contributions	**1,701,333**
Total additions	**4,100,533**
Deductions from Net Assets	
Benefits paid to participants	**1,226,483**
Administrative expenses	**86,242**
Total deductions	**1,312,725**
Net Increase in Net Assets Available for Benefits	**2,787,808**
Plan Transfers Out	**(34,595)**
Net Assets Available for Benefits, Beginning of Year	**9,366,227**
Net Assets Available for Benefits, End of Year	**$ 12,119,440**

The accompanying notes are an integral part of this financial statement.

(1) Description of the Plan

The following description of the BDS Marketing Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established and sponsored by BDS Marketing, LLC (the "Company"). The Plan was established effective on January 1, 2000, as most recently amended and restated effective on June 1, 2016, to enable eligible employees to share in the Company's earnings and permit employees to make pre-tax contributions to the Plan; thereby, providing employees with an opportunity to accumulate funds for their retirement. The Plan is subject to the provisions of the Employee Retirement Act of 1974 ("ERISA"), as amended.

The Plan is administered by the Company's Investment Committee (the "Committee"), which has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Company's Board of Directors.

Eligibility

Full-time employees may elect to participate in the Plan as of the first day of the month immediately following 60 days of service. Part-time employees are eligible to participate when they reach 1,000 actual service hours within a 12-month period and may participate in the Plan as of the first day of the month immediately following eligibility. All participants must have reached 21 years of age to be eligible to participate.

Contributions

Each participant may contribute from 1% to 100% of their annual pre-tax compensation subject to an annual limitation imposed by Internal Revenue Service ("IRS") regulations.

Participants are allowed to make rollover contributions into the Plan of amounts received from other tax-qualified employer-sponsored retirement plans. Such contributions are invested in accordance with each participant's direction.

The Company may make matching contributions at its discretion. For 2019 and 2018, the Company elected to contribute 50% of the first 6% of base compensation that a participant contributed to the Plan. Contributions are subject to certain limitations.

(1) Description of the Plan, Cont'd

Participant investment account options

Participants direct the investment of all contributions into various investment options offered by the Plan. The Plan currently offers a total of variety mutual funds and a guaranteed investment contract as investment options for participants.

Participant accounts

Each participant's account is credited with the participant's contribution and allocations of the Company's contribution and plan earnings or losses, and is charged with an allocation of the Plan's administrative expenses. Allocations are based on participant earnings or account balances, as defined in the plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested balance.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Company matching contributions vest 20% after one complete year of service, as defined in the plan document, and an additional 20% for each complete year of service thereafter until fully vested.

Forfeitures

Unvested amounts forfeited by terminated participants may be used to pay plan administrative expenses or applied to reduce company contributions. At December 31, 2019 and 2018, there were $51,344 and $18,589 forfeited unvested accounts, respectively. In 2019, administrative expenses were reduced by forfeitures totaling $42,474.

Benefit payments

On termination of service due to death, disability or retirement, a participant may elect to receive a lump sum or installment amounts. For termination of service due to other reasons, participant account balances that are less than $1,000 will be automatically rolled over to an IRA. Account balances between $1,000 and $5,000, are automatically distributed to an Individual Retirement Account. For those accounts over $5,000, distributions can be taken at a later time and participants may elect to receive a lump sum or installment amounts.

Participants may withdraw any or all of their elective deferral account balances at any time during the Plan year provided certain hardship conditions, as defined in the Plan document, have been met. Benefits are recorded when paid.

(1) Description of the Plan, Cont'd

Notes receivable from participants

Participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or fifty percent (50%) of their vested interest in the Plan. The participant may have no more than one (1) note outstanding at one time. The notes are secured by the balance in the participant's accounts and bear annual interest at prime rate plus 1% per annum. Principal and interest is paid ratably through payroll deductions over a one to five year period, except for notes for the purchase of a principal residence, which may be repaid within a period of no more than 30 years.

Administrative expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net depreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Plan termination

Although it has not expressed any intent to do so, the Company has the right, under the plan document, to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of such termination, the plan document provides that participants would become fully vested in their accounts.

Plan transfers

The Plan allows plan transfers to another plan of an affiliated entity of the Company for the participant's entire account balance out of the Plan. As a result, participants' account balances totaling $34,595 were transferred out of the Plan during 2019.

(2) Summary of Significant Accounting Policies

A summary of the Plan's significant accounting policies consistently applied in the preparation of the accompanying financial statements follows.

(2) Summary of Significant Accounting Policies, Cont'd

Basis of accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with standards generally accepted in the United States of America ("GAAP").

Use of estimates

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

New accounting pronouncements

In July 2018, the Plan adopted Financial Accounting Standards Board ("FASB") Accounting Standards Update ("ASU") 2018-09, *Codification Improvements* which makes changes to a variety of topics, to clarify, correct errors in, or make minor improvements to the Accounting Standards Codification ("ASC"). The portion of ASU 2018-09 that is most applicable to the Plan relates to whether certain investments have a readily determinable fair value or qualify for the net asset value per share practical expedient in accordance with ASC 820, Fair Value Measurement. The standard is effective for fiscal years beginning after December 15, 2018, with early adoption permitted. The adoption of ASU 2018-09 did not have a material impact on the Plan's financial statements.

In August 2018, the FASB issued ASU 2018-13, *Fair Value Measurement - Disclosure Framework (Topic 820)*. The updated guidance improves the disclosure requirements on fair value measurements. The updated guidance is effective for fiscal years beginning after December 15, 2019. Early adoption is permitted for any removed or modified disclosures. Management does not expect the adoption of ASU 2018-13 to have a material impact on the Plan's financial statements.

Investment valuation and income recognition

Investments are reported at fair value (except for the fully benefit-responsive investment contract, which is reported at contract 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 Trustee determines the Plan's valuation policies utilizing information provided by the investment adviser, custodian, and insurance company. See Note 3 for discussion of fair value measurements.

(2) Summary of Significant Accounting Policies, Cont'd

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 and depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2019 and 2018. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded as a deemed distribution.

(3) Fair Value Measurement

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 under FASB ASC 820 are described below:

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 and liabilities in active markets; quoted prices for identical or similar assets and liabilities in inactive markets; inputs other than quoted market prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

(3) Fair Value Measurement, Cont'd

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2019 and 2018.

Mutual funds are 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 and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following tables set forth the Plan's investments as of December 31, 2019 and 2018:

Investments at Fair Value as of December 31, 2019

	Level 1
Mutual funds	$ 10,449,011

Investments at Fair Value as of December 31, 2018

	Level 1
Mutual funds	$ 7,966,049

(4) Information Certified by the Plan's Trustee (Unaudited)

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Prudential Bank & Trust, F.S.B., the Trustee of the Plan, has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate with respect to investments:

- Investments at fair value
- Investment at contract value
- Notes receivable from participants
- Net appreciation of investments at fair value
- Dividends and interest income
- Interest income on notes receivable from participants
- Schedule of assets (held at end of year)

(4) Information Certified by the Plan's Trustee (Unaudited), Cont'd

The Plan's independent public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

(5) Investment Contract with Insurance Company

The Plan has a fully benefit-responsive investment contract with Prudential Retirement Insurance and Annuity Company ("Prudential"). Prudential maintains the contributions in a general account, which is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. Prudential is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by Prudential but may not be less than 1.50%. The crediting interest rate is reviewed on a semiannual basis for resetting.

Because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement for the guaranteed investment contract. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. As of December 31, 2019 and 2018, the contract value was $1,383,529 and $1,063,845, respectively. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on Prudential's ability to meet its financial obligations, which may be affected by future economic and regulatory developments. Certain events might limit the ability of the Plan to transact at contract value with Prudential; for example, complete or partial plan termination or merger with another plan. Plan management believes that the occurrence of events that would cause the Plan to transact at less than contract value is not probable. Prudential may not terminate the contract at any amount less than contract value.

(6) Tax Status

The Plan is a non-standardized prototype plan. The non-standardized prototype plan received an opinion letter from the Internal Revenue Service dated April 14, 2014, indicating that the Plan and related trust satisfy the requirements of Section 401(a) and 501(a), respectively, of the Internal Revenue Code of 1986, as amended ("Code"). The Plan is required to operate in accordance with the Code to maintain its tax qualification. The Plan Administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

(6) Tax Status, Cont'd

Plan management is required to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken uncertain position that more likely than not would not be sustained upon examination by the IRS. The tax positions taken by the Plan have been analyzed and, as of December 31, 2019, there were no uncertain tax positions taken or expected to be taken that would require recognition of a liability, asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Company believes it is no longer subject to income tax examinations for years prior to 2016.

(7) Party-In-Interest Transactions

Prudential is the recordkeeper, therefore, these transactions qualify as party-in-interest transactions. Members of the Plan's Committee are officers of the Company and current participants in the Plan, therefore, these transactions qualify as party-in-interest transactions. Notes receivable from participant activity also qualify as party-in-interest transactions.

Prudential provides certain administrative services to the Plan pursuant to the Prudential Retirement Plan Service Agreement (the "Service Agreement") between the Company and Prudential. Prudential receives revenue from mutual fund service providers for services Prudential provides to the funds. This revenue is used to offset certain amounts owed to Prudential for its administrative services to the Plan.

If the revenue received by Prudential from such mutual fund service providers exceeds the amount owed under the MSA, Prudential remits the excess to the Plan's trust on a quarterly basis. Such amounts may be applied to pay Plan administrative expenses or allocated to the accounts of participants. During 2019, there were no excess amounts. The Plan or Plan Sponsor may make payments to the recordkeeper for administrative expenses not covered by revenue sharing.

(8) Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. 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 participants' account balances and the amounts reported in the statements of net assets available for benefits.

(9) Excess Contributions Payable

The Plan did not incur any excess contributions payable at December 31, 2019 and 2018.

(10) Pending Distributions

There were no plan assets allocated to participants who had elected to withdraw from the Plan as of December 31, 2019 and 2018.

(11) Reconciliation of Financial Statements to Form 5500

Net assets available for benefits, as reported in the financial statements at December 31, 2019 and 2018, are consistent with amounts reported in the Form 5500.

(12) Subsequent Events

The Plan has evaluated subsequent events through October 9, 2020, which is the date the financial statements were available to be issued and noted the following item for disclosure:

On January 30, 2020, the World Health Organization declared a global health emergency because of the coronavirus (the "COVID-19 outbreak") creating risks to the international community as the virus spread globally beyond its point of origin. On March 11, 2020, the World Health Organization classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally.

The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. This pandemic has adversely affected global economic activity and greatly contributed to significant deterioration and instability in financial markets. As a result, there has been heightened market risk and the Plan's investment portfolio has incurred significant volatility in fair value since December 31, 2019. Because the values of the Plan's individual investments have and will fluctuate in response to changing market conditions, the amount of losses that will be recognized in subsequent periods, if any, and the related impact on the Plan's liquidity cannot be determined at this time.

As a result of the Bipartisan Budget Act of 2018 and effective January 1, 2019, the requirement to exhaust loan distributions prior to receiving a hardship distribution was removed from the Plan. Additionally, participants are no longer suspended from making contributions to the Plan or from receiving Company matching contributions as a result of a hardship withdrawal.

(12) Subsequent Events, Cont'd

In December 2019, the Setting Every Community Up for Retirement Enhancement ("SECURE") Act was signed into law, related to required minimum distributions and the limitation of life-time or stretch distributions to remain compliant under the applicable laws and regulations. These provisions are effective beginning January 1, 2020.

Additionally, March 27, 2020, President Trump signed into law the Coronavirus Aid, Relief, and Economic Security ("CARES") Act. The CARES Act, among other things, includes several relief provisions available to tax-qualified retirement plans and their participants. Plan management has evaluated the relief provisions available to plan participants under the CARES Act and has implemented the following provisions:

- Special coronavirus distributions up to $100,000
- Increased the available loan amount as described in Note 1 to the lesser of $100,000 or 100% of the participant's vested account balance
- Extended the period for loan repayments, if applicable, up to one year

The Plan is in the process of operationally being amended to implement certain changes permitted by the above law changes.

On January 1, 2020, the Plan changed their plan trustee and third party administrator/record keeper. All plan assets were transferred by that date.

BDS Marketing
Retirement Savings Plan

SUBJECT TO MATERIAL CHANGES 9/14/2020

Supplemental Schedule

BDS Marketing
Retirement Savings Plan

Schedule H, line 4i – Schedule of Assets (Held at End of Year)
EIN: 95-3738502 Plan #001

December 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of investment, including maturity date, rate of interest, collateral par, or maturity value	(d) Cost**	(e) Current Value
*	Prudential Retirement Insurance And Annuity Company	Guaranteed Income Fund	**	$ 1,383,529
	JP Morgan	JP Morgan Large Cp Grw A	**	$ 2,122,828
	American Funds	Amer Europacific Grow R3	**	$ 1,813,128
	Columbia Threadneedle	Columbia Dividend Income A	**	$ 1,465,332
	John Hancock	Jhancock Bond R6	**	$ 957,987
	PGIM Investments	PGIM QMA Stock Index A	**	$ 910,524
	PGIM Investments	PGIM Jenn Mid Growth A	**	$ 788,651
	Franklin Templeton	Franklin Sm Cap Grwth R6	**	$ 642,292
	Virtus Investment Partners	Virtus Ceredex MCV Eq A	**	$ 612,548
	Fidelity Investments	Fidelity Adv SC Val M	**	$ 305,560
	Principal Financial	Principal Midcap S&P 400	**	$ 211,763
	JP Morgan	JP Morgan High Yield BD A	**	$ 169,946
	Dimensional Fund Advisors	DFA Intl Sml Co Port	**	$ 125,148
	Virtus Investment Partners	Virtus Cerdx SC Val Eq A	**	$ 98,771
	PIMCO	Pimco Intl Bond USD HDG A	**	$ 77,242
	Nuveen	Nuveen Real Est SEC R3	**	$ 54,068
	T. Rowe Price	T. Rowe Price Target 2045	**	$ 23,270
	T. Rowe Price	T. Rowe Price Target 2055	**	$ 21,331
	T. Rowe Price	T. Rowe Price Target 2060	**	$ 11,217
	T. Rowe Price	T. Rowe Price Target 2050	**	$ 9,426
	T. Rowe Price	T. Rowe Price Target 2015	**	$ 7,217
	T. Rowe Price	T. Rowe Price Target 2040	**	$ 6,819
	T. Rowe Price	T. Rowe Price Target 2025	**	$ 6,573

BDS Marketing
Retirement Savings Plan

Schedule H, line 4i – Schedule of Assets (Held at End of Year)
EIN: 95-3738502 Plan #001

December 31, 2019

	(b)	(c)	(d)	(e)
(a)	Description of investment, including maturity date, rate of interest, collateral par, or maturity value	Identity of Issue, Borrower, Lessor or Similar Party	Cost**	Current Value
	T. Rowe Price	T. Rowe Price Target 2030	$ -	$ 4,044
	T. Rowe Price	T. Rowe Price Target 2035	$ -	$ 2,936
	T. Rowe Price	T. Rowe Price Target 2020	$ -	$ 390
*	4.25% to 6.50%	Notes receivable from participants	$ -	$ 286,900

* Represents a party-in-interest.

** Cost information is not required for participant-directed investments and, therefore, is not included.

BDS Marketing
Retirement Savings Plan

Financial Statements as of December 31, 2019 and 2018 and for the year ended December 31, 2019, Supplemental Schedule as of December 31, 2019

BDS Marketing
Retirement Savings Plan

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* Other schedules required by 29 CFR 2520.103-10 of the Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

Mayer Hoffman McCann P.C.
2301 Dupont Drive, Suite 200 ■ Irvine, CA 92612
Main: 949.474.2020 ■ Fax: 949.263.5520 ■ www.mhmcpa.com

Independent Auditors' Report

To the Investment Management Committee
BDS Marketing Retirement Savings Plan
Irvine, California

Report on Financial Statements

We were engaged to audit the accompanying financial statements of the **BDS Marketing Retirement Savings Plan** ("Plan"), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the 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 ("DOL") 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 4, which was certified by Prudential Bank & Trust, F.S.B., 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 held the Plan's investment assets and executed investment transactions. The Plan Administrator has obtained certifications from the Trustee as of December 31, 2019 and 2018 and for the year ended December 31, 2019, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedule, Schedule H, line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2019, which is the responsibility of Plan management, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance with Department of Labor 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 and Custodian have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Mayer Hoffman McCann P.C.

Irvine, California
October 9, 2020

BDS Marketing
Retirement Savings Plan

Statements of Net Assets Available for Benefits

December 31,	**2019**	2018
Assets		
Investments at fair value	**$ 10,449,011**	$ 7,966,049
Investments at contract value	**1,383,529**	1,063,845
Total investments	**11,832,540**	9,029,894
Receivables:		
Notes receivable from participants	**286,900**	336,333
Total assets	**12,119,440**	9,336,227
Net Assets Available for Benefits	**$ 12,119,440**	$ 9,336,227

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

BDS Marketing
Retirement Savings Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2019

Additions to Net Assets	
Investment income:	
Net appreciation of investments at fair value	**$ 2,263,837**
Dividends	**100,531**
Interest income	**17,881**
Total investment income	**2,382,249**
Interest income on notes receivable from participants	**16,951**
Contributions:	
Participant contributions	**1,073,304**
Company contributions	**369,558**
Participant rollovers	**258,471**
Total contributions	**1,701,333**
Total additions	**4,100,533**
Deductions from Net Assets	
Benefits paid to participants	**1,226,483**
Administrative expenses	**86,242**
Total deductions	**1,312,725**
Net Increase in Net Assets Available for Benefits	**2,787,808**
Plan Transfers Out	**(34,595)**
Net Assets Available for Benefits, Beginning of Year	**9,366,227**
Net Assets Available for Benefits, End of Year	**$ 12,119,440**

The accompanying notes are an integral part of this financial statement.

(1) Description of the Plan

The following description of the BDS Marketing Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established and sponsored by BDS Marketing, LLC (the "Company"). The Plan was established effective on January 1, 2000, as most recently amended and restated effective on June 1, 2016, to enable eligible employees to share in the Company's earnings and permit employees to make pre-tax contributions to the Plan; thereby, providing employees with an opportunity to accumulate funds for their retirement. The Plan is subject to the provisions of the Employee Retirement Act of 1974 ("ERISA"), as amended.

The Plan is administered by the Company's Investment Committee (the "Committee"), which has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Company's Board of Directors.

Eligibility

Full-time employees may elect to participate in the Plan as of the first day of the month immediately following 60 days of service. Part-time employees are eligible to participate when they reach 1,000 actual service hours within a 12-month period and may participate in the Plan as of the first day of the month immediately following eligibility. All participants must have reached 21 years of age to be eligible to participate.

Contributions

Each participant may contribute from 1% to 100% of their annual pre-tax compensation subject to an annual limitation imposed by Internal Revenue Service ("IRS") regulations.

Participants are allowed to make rollover contributions into the Plan of amounts received from other tax-qualified employer-sponsored retirement plans. Such contributions are invested in accordance with each participant's direction.

The Company may make matching contributions at its discretion. For 2019 and 2018, the Company elected to contribute 50% of the first 6% of base compensation that a participant contributed to the Plan. Contributions are subject to certain limitations.

(1) Description of the Plan, Cont'd

Participant investment account options

Participants direct the investment of all contributions into various investment options offered by the Plan. The Plan currently offers a total of variety mutual funds and a guaranteed investment contract as investment options for participants.

Participant accounts

Each participant's account is credited with the participant's contribution and allocations of the Company's contribution and plan earnings or losses, and is charged with an allocation of the Plan's administrative expenses. Allocations are based on participant earnings or account balances, as defined in the plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested balance.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Company matching contributions vest 20% after one complete year of service, as defined in the plan document, and an additional 20% for each complete year of service thereafter until fully vested.

Forfeitures

Unvested amounts forfeited by terminated participants may be used to pay plan administrative expenses or applied to reduce company contributions. At December 31, 2019 and 2018, there were $51,344 and $18,589 forfeited unvested accounts, respectively. In 2019, administrative expenses were reduced by forfeitures totaling $42,474.

Benefit payments

On termination of service due to death, disability or retirement, a participant may elect to receive a lump sum or installment amounts. For termination of service due to other reasons, participant account balances that are less than $1,000 will be automatically rolled over to an IRA. Account balances between $1,000 and $5,000, are automatically distributed to an Individual Retirement Account. For those accounts over $5,000, distributions can be taken at a later time and participants may elect to receive a lump sum or installment amounts.

Participants may withdraw any or all of their elective deferral account balances at any time during the Plan year provided certain hardship conditions, as defined in the Plan document, have been met. Benefits are recorded when paid.

(1) Description of the Plan, Cont'd

Notes receivable from participants

Participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or fifty percent (50%) of their vested interest in the Plan. The participant may have no more than one (1) note outstanding at one time. The notes are secured by the balance in the participant's accounts and bear annual interest at prime rate plus 1% per annum. Principal and interest is paid ratably through payroll deductions over a one to five year period, except for notes for the purchase of a principal residence, which may be repaid within a period of no more than 30 years.

Administrative expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net depreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Plan termination

Although it has not expressed any intent to do so, the Company has the right, under the plan document, to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of such termination, the plan document provides that participants would become fully vested in their accounts.

Plan transfers

The Plan allows plan transfers to another plan of an affiliated entity of the Company for the participant's entire account balance out of the Plan. As a result, participants' account balances totaling $34,595 were transferred out of the Plan during 2019.

(2) Summary of Significant Accounting Policies

A summary of the Plan's significant accounting policies consistently applied in the preparation of the accompanying financial statements follows.

(2) Summary of Significant Accounting Policies, Cont'd

Basis of accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with standards generally accepted in the United States of America ("GAAP").

Use of estimates

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

New accounting pronouncements

In July 2018, the Plan adopted Financial Accounting Standards Board ("FASB") Accounting Standards Update ("ASU") 2018-09, *Codification Improvements* which makes changes to a variety of topics, to clarify, correct errors in, or make minor improvements to the Accounting Standards Codification ("ASC"). The portion of ASU 2018-09 that is most applicable to the Plan relates to whether certain investments have a readily determinable fair value or qualify for the net asset value per share practical expedient in accordance with ASC 820, Fair Value Measurement. The standard is effective for fiscal years beginning after December 15, 2018, with early adoption permitted. The adoption of ASU 2018-09 did not have a material impact on the Plan's financial statements.

In August 2018, the FASB issued ASU 2018-13, *Fair Value Measurement - Disclosure Framework (Topic 820)*. The updated guidance improves the disclosure requirements on fair value measurements. The updated guidance is effective for fiscal years beginning after December 15, 2019. Early adoption is permitted for any removed or modified disclosures. Management does not expect the adoption of ASU 2018-13 to have a material impact on the Plan's financial statements.

Investment valuation and income recognition

Investments are reported at fair value (except for the fully benefit-responsive investment contract, which is reported at contract 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 Trustee determines the Plan's valuation policies utilizing information provided by the investment adviser, custodian, and insurance company. See Note 3 for discussion of fair value measurements.

(2) Summary of Significant Accounting Policies, Cont'd

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 and depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2019 and 2018. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded as a deemed distribution.

(3) Fair Value Measurement

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 under FASB ASC 820 are described below:

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 and liabilities in active markets; quoted prices for identical or similar assets and liabilities in inactive markets; inputs other than quoted market prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

(3) Fair Value Measurement, Cont'd

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2019 and 2018.

Mutual funds are 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 and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following tables set forth the Plan's investments as of December 31, 2019 and 2018:

Investments at Fair Value as of December 31, 2019

	Level 1
Mutual funds	$ 10,449,011

Investments at Fair Value as of December 31, 2018

	Level 1
Mutual funds	$ 7,966,049

(4) Information Certified by the Plan's Trustee (Unaudited)

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Prudential Bank & Trust, F.S.B., the Trustee of the Plan, has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate with respect to investments:

- Investments at fair value
- Investment at contract value
- Notes receivable from participants
- Net appreciation of investments at fair value
- Dividends and interest income
- Interest income on notes receivable from participants
- Schedule of assets (held at end of year)

(4) Information Certified by the Plan's Trustee (Unaudited), Cont'd

The Plan's independent public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

(5) Investment Contract with Insurance Company

The Plan has a fully benefit-responsive investment contract with Prudential Retirement Insurance and Annuity Company ("Prudential"). Prudential maintains the contributions in a general account, which is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. Prudential is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by Prudential but may not be less than 1.50%. The crediting interest rate is reviewed on a semiannual basis for resetting.

Because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement for the guaranteed investment contract. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. As of December 31, 2019 and 2018, the contract value was $1,383,529 and $1,063,845, respectively. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on Prudential's ability to meet its financial obligations, which may be affected by future economic and regulatory developments. Certain events might limit the ability of the Plan to transact at contract value with Prudential; for example, complete or partial plan termination or merger with another plan. Plan management believes that the occurrence of events that would cause the Plan to transact at less than contract value is not probable. Prudential may not terminate the contract at any amount less than contract value.

(6) Tax Status

The Plan is a non-standardized prototype plan. The non-standardized prototype plan received an opinion letter from the Internal Revenue Service dated April 14, 2014, indicating that the Plan and related trust satisfy the requirements of Section 401(a) and 501(a), respectively, of the Internal Revenue Code of 1986, as amended ("Code"). The Plan is required to operate in accordance with the Code to maintain its tax qualification. The Plan Administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

(6) Tax Status, Cont'd

Plan management is required to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken uncertain position that more likely than not would not be sustained upon examination by the IRS. The tax positions taken by the Plan have been analyzed and, as of December 31, 2019, there were no uncertain tax positions taken or expected to be taken that would require recognition of a liability, asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Company believes it is no longer subject to income tax examinations for years prior to 2016.

(7) Party-In-Interest Transactions

Prudential is the recordkeeper, therefore, these transactions qualify as party-in-interest transactions. Members of the Plan's Committee are officers of the Company and current participants in the Plan, therefore, these transactions qualify as party-in-interest transactions. Notes receivable from participant activity also qualify as party-in-interest transactions.

Prudential provides certain administrative services to the Plan pursuant to the Prudential Retirement Plan Service Agreement (the "Service Agreement") between the Company and Prudential. Prudential receives revenue from mutual fund service providers for services Prudential provides to the funds. This revenue is used to offset certain amounts owed to Prudential for its administrative services to the Plan.

If the revenue received by Prudential from such mutual fund service providers exceeds the amount owed under the MSA, Prudential remits the excess to the Plan's trust on a quarterly basis. Such amounts may be applied to pay Plan administrative expenses or allocated to the accounts of participants. During 2019, there were no excess amounts. The Plan or Plan Sponsor may make payments to the recordkeeper for administrative expenses not covered by revenue sharing.

(8) Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. 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 participants' account balances and the amounts reported in the statements of net assets available for benefits.

(9) Excess Contributions Payable

The Plan did not incur any excess contributions payable at December 31, 2019 and 2018.

(10) Pending Distributions

There were no plan assets allocated to participants who had elected to withdraw from the Plan as of December 31, 2019 and 2018.

(11) Reconciliation of Financial Statements to Form 5500

Net assets available for benefits, as reported in the financial statements at December 31, 2019 and 2018, are consistent with amounts reported in the Form 5500.

(12) Subsequent Events

The Plan has evaluated subsequent events through October 9, 2020, which is the date the financial statements were available to be issued and noted the following item for disclosure:

On January 30, 2020, the World Health Organization declared a global health emergency because of the coronavirus (the "COVID-19 outbreak") creating risks to the international community as the virus spread globally beyond its point of origin. On March 11, 2020, the World Health Organization classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally.

The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. This pandemic has adversely affected global economic activity and greatly contributed to significant deterioration and instability in financial markets. As a result, there has been heightened market risk and the Plan's investment portfolio has incurred significant volatility in fair value since December 31, 2019. Because the values of the Plan's individual investments have and will fluctuate in response to changing market conditions, the amount of losses that will be recognized in subsequent periods, if any, and the related impact on the Plan's liquidity cannot be determined at this time.

As a result of the Bipartisan Budget Act of 2018 and effective January 1, 2019, the requirement to exhaust loan distributions prior to receiving a hardship distribution was removed from the Plan. Additionally, participants are no longer suspended from making contributions to the Plan or from receiving Company matching contributions as a result of a hardship withdrawal.

(12) Subsequent Events, Cont'd

In December 2019, the Setting Every Community Up for Retirement Enhancement ("SECURE") Act was signed into law, related to required minimum distributions and the limitation of life-time or stretch distributions to remain compliant under the applicable laws and regulations. These provisions are effective beginning January 1, 2020.

Additionally, March 27, 2020, President Trump signed into law the Coronavirus Aid, Relief, and Economic Security ("CARES") Act. The CARES Act, among other things, includes several relief provisions available to tax-qualified retirement plans and their participants. Plan management has evaluated the relief provisions available to plan participants under the CARES Act and has implemented the following provisions:

- Special coronavirus distributions up to $100,000
- Increased the available loan amount as described in Note 1 to the lesser of $100,000 or 100% of the participant's vested account balance
- Extended the period for loan repayments, if applicable, up to one year

The Plan is in the process of operationally being amended to implement certain changes permitted by the above law changes.

On January 1, 2020, the Plan changed their plan trustee and third party administrator/record keeper. All plan assets were transferred by that date.

BDS Marketing
Retirement Savings Plan

SUBJECT TO MATERIAL CHANGES 9/14/2020

Supplemental Schedule

BDS Marketing
Retirement Savings Plan

Schedule H, line 4i – Schedule of Assets (Held at End of Year)
EIN: 95-3738502 Plan #001

December 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of investment, including maturity date, rate of interest, collateral par, or maturity value	(d) Cost**	(e) Current Value
*	Prudential Retirement Insurance And Annuity Company	Guaranteed Income Fund	**	$ 1,383,529
	JP Morgan	JP Morgan Large Cp Grw A	**	$ 2,122,828
	American Funds	Amer Europacific Grow R3	**	$ 1,813,128
	Columbia Threadneedle	Columbia Dividend Income A	**	$ 1,465,332
	John Hancock	Jhancock Bond R6	**	$ 957,987
	PGIM Investments	PGIM QMA Stock Index A	**	$ 910,524
	PGIM Investments	PGIM Jenn Mid Growth A	**	$ 788,651
	Franklin Templeton	Franklin Sm Cap Grwth R6	**	$ 642,292
	Virtus Investment Partners	Virtus Ceredex MCV Eq A	**	$ 612,548
	Fidelity Investments	Fidelity Adv SC Val M	**	$ 305,560
	Principal Financial	Principal Midcap S&P 400	**	$ 211,763
	JP Morgan	JP Morgan High Yield BD A	**	$ 169,946
	Dimensional Fund Advisors	DFA Intl Sml Co Port	**	$ 125,148
	Virtus Investment Partners	Virtus Cerdx SC Val Eq A	**	$ 98,771
	PIMCO	Pimco Intl Bond USD HDG A	**	$ 77,242
	Nuveen	Nuveen Real Est SEC R3	**	$ 54,068
	T. Rowe Price	T. Rowe Price Target 2045	**	$ 23,270
	T. Rowe Price	T. Rowe Price Target 2055	**	$ 21,331
	T. Rowe Price	T. Rowe Price Target 2060	**	$ 11,217
	T. Rowe Price	T. Rowe Price Target 2050	**	$ 9,426
	T. Rowe Price	T. Rowe Price Target 2015	**	$ 7,217
	T. Rowe Price	T. Rowe Price Target 2040	**	$ 6,819
	T. Rowe Price	T. Rowe Price Target 2025	**	$ 6,573

BDS Marketing
Retirement Savings Plan

Schedule H, line 4i – Schedule of Assets (Held at End of Year)
EIN: 95-3738502 Plan #001

December 31, 2019

	(b)	(c)	(d)	(e)
(a)	Description of investment, including maturity date, rate of interest, collateral par, or maturity value	Identity of Issue, Borrower, Lessor or Similar Party	Cost**	Current Value
	T. Rowe Price	T. Rowe Price Target 2030	$ -	$ 4,044
	T. Rowe Price	T. Rowe Price Target 2035	$ -	$ 2,936
	T. Rowe Price	T. Rowe Price Target 2020	$ -	$ 390
*	4.25% to 6.50%	Notes receivable from participants	$ -	$ 286,900

* Represents a party-in-interest.

** Cost information is not required for participant-directed investments and, therefore, is not included.