

**CAREERSOURCE CENTRAL FLORIDA  
403(b) PLAN**

FINANCIAL STATEMENTS AND  
SUPPLEMENTAL SCHEDULES

*As of December 31, 2014 and 2013 and for the Year  
Ended December 31, 2014*

*And Report of Independent Auditor*

# CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN

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## Report of Independent Auditor

Plan Administrator  
CareerSource Central Florida 403(b) Plan

### Report on Financial Statements

We were engaged to audit the accompanying financial statements of CareerSource Central Florida (formerly known as Workforce Central Florida) 403(b) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

### Management's Responsibility for the Financial Statements

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

### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we were not able to obtain sufficient 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 ("DOL")'s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by American United Life Insurance Company and AXA Equitable Life Insurance Company, the custodians of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the Plan administrator that the custodians hold the Plan's investment assets and execute investment transactions. The Plan administrator has obtained certifications from the custodians as of December 31, 2014 and 2013 and for the year ended December 31, 2014, that the information provided to the Plan administrator by the custodians is complete and accurate.

As discussed in Note 3, investments amounting to \$278,146 and \$299,174 as of December 31, 2014 and 2013, respectively, have been valued at contract value rather than fair value as required by accounting principles generally accepted in the United States of America. The effect on the financial statements and supplemental schedules of not valuing these investments at fair value is not determinable.

### Disclaimer of Opinion

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

**Other Matter**

The supplemental Schedule H, Part IV, Line 4i – Schedule of Assets as of December 31, 2014 is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA 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 matters described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on the supplemental schedule.

**Report on Form and Content in Compliance With DOL Rules and Regulations**

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the custodians, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

A handwritten signature in black ink that reads "Cherry Behant LLP". The signature is written in a cursive, flowing style.

Orlando, Florida  
October 14, 2015

## **FINANCIAL STATEMENTS**

**CAREERSOURCE CENTRAL FLORIDA 403 (b) PLAN**  
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**

*AS OF DECEMBER 31, 2014 AND 2013*

	<u>2014</u>	<u>2013</u>
<b>ASSETS</b>		
Investments, at fair value:		
Mutual funds	\$ 3,019,256	\$ 2,536,729
Pooled separate accounts	408,912	417,307
Stable value account	269,813	234,065
Total investments, at fair value	<u>3,697,981</u>	<u>3,188,101</u>
Investments, at contract value:		
Guaranteed interest accounts	278,146	299,174
Total investments	<u>3,976,127</u>	<u>3,487,275</u>
Contributions receivable:		
Participants	11,903	13,137
Employer	16,013	15,824
Notes receivable from participants	332,712	258,867
Total receivables	<u>360,628</u>	<u>287,828</u>
<b>Net assets available for benefits</b>	<u>\$ 4,336,755</u>	<u>\$ 3,775,103</u>

**CAREERSOURCE CENTRAL FLORIDA 403 (b) PLAN**  
**STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**

YEAR ENDED DECEMBER 31, 2014

**Additions to net assets attributed to:**

Investment income:

Net appreciation in fair value of investments	\$ 163,359
Interest on guaranteed interest accounts and stable value account	11,315
<b>Net investment income</b>	<u>174,674</u>

Interest income on notes receivable from participants	<u>11,044</u>
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Contributions:

Employer	363,093
Participants	304,030
Rollovers	86,594
<b>Total contributions</b>	<u>753,717</u>

<b>Total additions</b>	<u>939,435</u>
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**Deductions from net assets attributed to:**

Benefits paid to participants	372,367
Deemed loan distributions	290
Administrative fees	5,126
<b>Total deductions</b>	<u>377,783</u>

<b>Net increase</b>	561,652
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**Net assets available for benefits**

Beginning of year	<u>3,775,103</u>
End of year	<u>\$ 4,336,755</u>

# CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

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### Note 1 - Plan Description

The following description of the CareerSource Central Florida (formerly known as Workforce Central Florida) 403(b) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more comprehensive description of the Plan's provisions.

- a) *General* - The Plan is a 403(b) defined contribution plan covering all eligible employees of CareerSource Central Florida (the "Company" or "Employer") as defined in the Plan document. The Plan has an effective date of October 1, 1999 and was amended and restated effective February 1, 2011. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).
- b) *Eligibility* - All employees are eligible to participate in the Plan with the exception of employees who normally work less than 20 hours per week and employees who are enrolled as students and regularly attend classes offered by the Employer. Eligible employees can make elective deferral contributions beginning on their date of hire and can receive employer contributions after the employee has completed six months of service and upon attaining the age of 21 years.
- c) *Contributions* - Under the Plan, eligible participants may elect to contribute up to 100% of their compensation for the year, not to exceed the Internal Revenue Service limitation of \$17,500 for the Plan year ended December 31, 2014. Certain additional contributions are allowed for employees over age limits defined in the Internal Revenue Code. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company provides matching contributions equal to 50% of a participant's elective deferral contributions not to exceed 3% of the participant's compensation. The Company also provides a nonelective contribution equal to 3% of the compensation of all participants eligible to share in allocations.

- d) *Participant Accounts* - Each participant's account is credited with the employee contributions, the Company's contributions, plan earnings, and an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined in the Plan document. Participants may direct the investment of their account balances into various funds offered by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.
- e) *Vesting* - Participants are immediately fully vested in their employee and employer contributions and earnings thereon.



# CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

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### Note 1 - Plan Description (continued)

- f) *Payment of Benefits* - Upon termination of service for any reason, a participant with an account balance that does not exceed \$5,000 will receive an automatic lump-sum distribution within one year after termination of employment. A participant with an account balance that is greater than \$5,000 will be entitled to a distribution within a reasonable time after termination of employment. If the participant is not married, the participant will automatically receive a life annuity unless the participant elects an alternative method of payment. If the participant is married, the distribution will be in the form of a joint and 50% survivor annuity unless the participant and spouse elect an alternative form of payment. Alternative forms of payment include lump sum distributions, installment payments over the participant's life expectancy or an annuity option available under the Plan's group annuity contract. In-service distributions may be made to a participant who has not separated from service and has attained the age of 59 1/2. Hardship withdrawals may also be requested and are paid in a lump-sum upon approval.
- g) *Notes Receivable from Participants* - Participants are permitted to take loans from the Plan from a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Participants are allowed no more than two outstanding loans at a time. The loans are secured by the balance in the participant's account and bear interest at a rate comparable to the rates being charged by lending institutions in the same geographic locale as the Employer. The maximum term of any loan may not exceed five years, unless it is for the purpose of buying, building or substantially rehabilitating a primary residence.
- h) *Plan Expenses* - The Plan permits the payment of Plan expenses to be made from the Plan's assets. If the Company does not pay the Plan expenses from its own assets, then the expenses will be paid using the Plan's assets and will generally be allocated among the accounts of all participants in the Plan. Investment fees are allocated to participants in proportion to the amount of their account balance. Participant fees are charged directly to the accounts of the participants who incur those fees.

### Note 2 - Summary of Significant Accounting Policies

**Basis of Accounting** - The financial statements of the Plan have been prepared on an accrual basis of accounting in accordance accounting principles generally accepted in the United States of America.

**Use of Estimates** -The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets and changes therein and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

# CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

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### **Note 2 - Summary of Significant Accounting Policies (Continued)**

**Risks and Uncertainties** - The Plan utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate, credit and overall market volatility. Due to the level of risk associated with credit investment securities, changes in the values of investment securities could occur in the near term, and such changes could materially affect the amounts reported in the Plan's financial statements.

**Notes Receivable from Participants** - Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions and the notes are collateralized by the participants' account balances. Delinquent notes receivable from participants are recorded as deemed distributions based on terms of the Plan document.

**Investment Valuation and Income Recognition** - The investments of the Plan are reported at fair value. The fair value of a financial instrument is the amount 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 (exit price). See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in the fair value of investments includes both realized gains and losses on disposition of investments and unrealized gains and losses reflecting adjustments to fair value during the year. Management fees and operating expenses charged to the Plan for investments in the investment funds are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of investment return for such investments.

**Payment of Benefits** - Benefits are recorded when paid.

**Deemed Loan Distributions** - Deemed loan distributions are recorded when the participant defaults on the loan.

**Subsequent Events** - The Company has evaluated subsequent events through October 14, 2015, which is the date the financial statements were available to be issued.

# CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

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### Note 3 - Fair Value Measurements

The Plan measures and reports its financial assets and liabilities at fair value using a three-tier hierarchy, which prioritizes the inputs in measuring fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1 - Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities;

Level 2 - Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly;

Level 3 - Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable.

The financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The 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, 2014 and 2013.

- i. Mutual funds: Valued as determined by quoted market price in active markets, which represents the net asset value of shares held by the Plan at year end.
- ii. Pooled separate accounts: Valued at net asset value, which is based on the market value of the underlying investments held by the pooled separate account at year end. The net asset value is not a publicly-quoted price in an active market. There are currently no redemption restrictions on these accounts and there are no unfunded commitments.
- iii. Stable value account: The American United Life Insurance Company (AUL) stable value account is a non-benefit responsive interest-earning investment option, backed by AUL's general account assets. The account is valued at fair value based on the amount the Plan participants or Plan sponsor would receive if the contract was terminated at the reporting date, which is book value less an early withdrawal charge, discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer. Participants invested in the AUL Stable Value Account can transfer money into and out of the account without any restrictions.

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

**CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN**  
**NOTES TO THE FINANCIAL STATEMENTS**

DECEMBER 31, 2014 AND 2013

**Note 3 - Fair Value Measurements (continued)**

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013:

	<b>2014</b>			<b>Total Fair Value</b>
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	
<b>Mutual funds: *</b>				
Target Funds	\$ 2,659,745	\$ -	\$ -	\$ 2,659,745
Equity Funds	188,703	-	-	188,703
International Funds	86,015	-	-	86,015
Fixed Income Funds	84,793	-	-	84,793
<b>Total mutual funds</b>	<b>3,019,256</b>	<b>-</b>	<b>-</b>	<b>3,019,256</b>
<b>Pooled separate accounts: *</b>				
Equity Funds	-	271,613	-	271,613
Balanced Funds	-	111,479	-	111,479
International Funds	-	25,820	-	25,820
<b>Total pooled separate accounts</b>	<b>-</b>	<b>408,912</b>	<b>-</b>	<b>408,912</b>
Stable value account *	-	-	269,813	269,813
<b>Total investments at fair value</b>	<b>\$ 3,019,256</b>	<b>\$ 408,912</b>	<b>\$ 269,813</b>	<b>\$ 3,697,981</b>
	<b>2013</b>			
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total Fair Value</b>
<b>Mutual funds: *</b>				
Target Funds	\$ 2,184,968	\$ -	\$ -	\$ 2,184,968
Equity Funds	214,591	-	-	214,591
International Funds	77,286	-	-	77,286
Fixed Income Funds	59,884	-	-	59,884
<b>Total mutual funds</b>	<b>2,536,729</b>	<b>-</b>	<b>-</b>	<b>2,536,729</b>
<b>Pooled separate accounts: *</b>				
Equity Funds	-	265,208	-	265,208
Balanced Funds	-	125,080	-	125,080
International Funds	-	27,019	-	27,019
<b>Total pooled separate accounts</b>	<b>-</b>	<b>417,307</b>	<b>-</b>	<b>417,307</b>
Stable value account *	-	-	234,065	234,065
<b>Total investments at fair value</b>	<b>\$ 2,536,729</b>	<b>\$ 417,307</b>	<b>\$ 234,065</b>	<b>\$ 3,188,101</b>

\* Unaudited- See Note 4

**CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN**  
**NOTES TO THE FINANCIAL STATEMENTS**

DECEMBER 31, 2014 AND 2013

**Note 3 - Fair Value Measurements (continued)**

The table below sets forth a summary of changes in the fair value of the Plans Level 3 investments for the years ended December 31, 2014 and 2013, respectively.

Balance at December 31, 2013	\$ 234,065	Balance at December 31, 2012	\$ 224,272
Purchases	53,250	Purchases	45,283
Sales	(57,763)	Sales	(20,036)
Transfers/Adjustments	37,043	Transfers/Adjustments	(18,171)
Earnings/Gains/Losses	3,218	Interest Credited	2,717
Balance at December 31, 2014	<u>\$ 269,813</u>	Balance at December 31, 2013	<u>\$ 234,065</u>

The above stable value accounts are valued at fair value based on the amount the Plan participants or Plan sponsor would receive if the contract was terminated at the reporting date, which is book value less an early withdrawal charge, discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer.

**Note 4 - Guaranteed Interest Accounts**

The Plan was unable to obtain the necessary information to determine the fair value of its non-benefit responsive guaranteed interest accounts held with AXA Equitable Life Insurance Company as required under accounting principles generally accepted in the United States of America. Accordingly, the guaranteed interest accounts have been reported at contract value of \$278,146 and \$299,174 at December 31, 2014 and 2013, respectively, in the accompanying statements of net assets available for benefits. Contract value represents contributions made to a contract plus earnings less participant withdrawals. The table below sets forth a summary of changes in the contract value of the Plan's guaranteed interest accounts for the year ended December 31, 2014 and 2013, respectively.

Balance at December 31, 2013	\$ 299,174	Balance at December 31, 2012	\$ 306,470
Purchases	12,334	Purchases	18,940
Sales	(41,460)	Sales	(34,703)
Interest Credited	8,098	Interest Credited	8,467
Balance at December 31, 2014	<u>\$ 278,146</u>	Balance at December 31, 2013	<u>\$ 299,174</u>

**Note 5 – Investments (unaudited)**

During 2014 and 2013, all of the Plan's investments were held by AUL and AXA Equitable Life Insurance Company, the Plan's custodians. The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the auditor not to perform any auditing procedures with respect to the information certified by the custodians, except for comparing such information to the related information included in the financial statements and supplemental schedules. The Plan administrator has obtained certifications from the custodians that the information provided to the Plan administrator by the custodians as of December 31, 2014 and 2013, and for the year ended

**CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN**  
**NOTES TO THE FINANCIAL STATEMENTS**

DECEMBER 31, 2014 AND 2013

**Note 5 – Investments (continued) (unaudited)**

December 31, 2014, is complete and accurate. Such information includes all investments and notes receivable from participants, investment income and loss, interest income on participants' notes receivable and the information in the supplemental schedule of assets held at end of year.

	<u>December 31,</u>	
	<u>2014</u>	<u>2013</u>
Investments, at fair value:	\$ 3,697,981	\$ 3,188,101
Investments, at contract value:	278,146	299,174
Notes receivable from participants:	332,712	258,867
	<u>\$ 4,308,839</u>	<u>\$ 3,746,142</u>
Investment Activity		<u>2014</u>
Interest and dividends		\$ 11,315
Interest on participant loans		<u>\$ 11,044</u>
Net appreciation in fair value of mutual funds		143,971
Net appreciation in fair value of pooled separate accounts		19,388
Net appreciation in fair value of investments		<u>\$ 163,359</u>

The value of individual investments that represent 5% or more of the Plan's net assets available for benefits are as follows:

	<u>December 31,</u>	
	<u>2014</u>	<u>2013</u>
<b>Mutual Funds:</b>		
T Rowe Price Retirement 2015	\$ 385,516	\$ 360,912
T Rowe Price Retirement 2025	725,228	623,340
T Rowe Price Retirement 2030	223,464	154,525
T Rowe Price Retirement 2040	317,211	248,028
T Rowe Price Retirement 2045	391,668	279,673
<b>AUL Stable Value Account</b>	269,813	234,065
<b>AXA Guaranteed Interest Accounts at contract value</b>	278,146	299,174

**Note 6 - Plan Termination**

Although it has not expressed any intent to do so, the Company has a right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

# **CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN**

## **NOTES TO THE FINANCIAL STATEMENTS**

*DECEMBER 31, 2014 AND 2013*

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### **Note 7 - Income Tax Status**

The Plan is intended to comply with the applicable requirements of Section 403(b) of the Internal Revenue Service (IRS) Code of 1986, as amended (IRC). A tax determination letter program is not yet available for IRC Section 403(b) plans through the IRS. The Plan administrator believes that the Plan is currently designed and being operated in compliance with applicable requirements of the IRC and, as such, is exempt from Federal income taxes.

Accounting principles generally accepted in the United States of America require Plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2014 and 2013, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

### **Note 8 - Party-in-Interest Transactions**

Certain plan investments are held and managed by the custodians as defined by the Plan; therefore, these transactions qualify as party-in-interest transactions. These investments amounted to \$956,871 and \$950,546 as of December 31, 2014 and 2013, respectively. Fees paid to the custodians and other parties-in-interest were \$5,126 for the year ended December 31, 2014.

Notes receivable from participants are also considered to be party-in-interest transactions.

**SUPPLEMENTAL SCHEDULE**



**CAREERSOURCE CENTRAL FLORIDA 403(b) PLAN**

FORM 5500 SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 59-3396497 PLAN 001

AS OF DECEMBER 31, 2014

EIN: 59-3396497

Plan Number: 001

(a)	(b)	(c)	(e)
Identity of Issue, Borrower Lessor or Similar Party	Description of Investment Including Maturity, Date, Rate of Interest, Collateral, Par or Maturity Value	Current Value	
<b>Mutual Funds</b>			
Allianz Global Investors	Pimco Real Return	\$ 43,725	
Allianz Global Investors	Pimco Total Return	14,144	
American Century Investments	Amcent Ginnie Mae (Mo)	5,917	
Blackrock Inc.	Blackrock Global Allocation	50,958	
BMO Asset Management	BMO Small-Cap Growth Fund	33,152	
Fidelity Investments	Fidelity Adv New Insights	61,694	
First American Funds	Nuveen Mid Cap Index	7,752	
First American Funds	Nuveen Small Cap Index	6,744	
Goldman Sachs Asset Management	Goldman Sachs Mid Value	39,538	
Goldman Sachs Asset Management	Goldman Sachs Small Value	17,388	
Invesco	Invesco Dynamics Mid Cap Growth A	15,657	
State Street Institutional Trust	State Street Equity 500 Index	6,778	
T Rowe Price	T Rowe Price Equity Income	3,707	
T Rowe Price	T Rowe Price Retirement 2010	12,606	
T Rowe Price	T Rowe Price Retirement 2015	385,516	
T Rowe Price	T Rowe Price Retirement 2020	203,494	
T Rowe Price	T Rowe Price Retirement 2025	725,228	
T Rowe Price	T Rowe Price Retirement 2030	223,464	
T Rowe Price	T Rowe Price Retirement 2035	207,276	
T Rowe Price	T Rowe Price Retirement 2040	317,211	
T Rowe Price	T Rowe Price Retirement 2045	391,668	
T Rowe Price	T Rowe Price Retirement 2050	128,864	
T Rowe Price	T Rowe Price Retirement 2055	22,664	
T Rowe Price	T Rowe Price Retirement Income	38,047	
Thornburg Investment Management	Thornburg International Value	35,057	
Thornburg Investment Management	Thornburg Limited-Term Income	21,007	
<b>Total Mutual Funds</b>			3,019,256
<b>Pooled Separate Accounts</b>			
*	AXA Equitable Life Insurance Company AXA/Aggressive A	3,327	
*	AXA Equitable Life Insurance Company AXA/Conservative-Plus Allocation	22,341	
*	AXA Equitable Life Insurance Company AXA/Moderate-Plus Allocation	85,811	
*	AXA Equitable Life Insurance Company AXA/Moderate Allocation	80,881	
*	AXA Equitable Life Insurance Company EQ/Blrk Basic Value Eqty	9,829	
*	AXA Equitable Life Insurance Company EQ/Com Stock Index	39,634	
*	AXA Equitable Life Insurance Company AXA/Global Equity	12,422	
*	AXA Equitable Life Insurance Company EQ/JP Morgan Val Opportunities	22,290	
*	AXA Equitable Life Insurance Company AXA/Large Cap Growth	33,897	
*	AXA Equitable Life Insurance Company AXA/Large Cap Value	3,908	
*	AXA Equitable Life Insurance Company AXA/Mid Cap Value	34,701	
*	AXA Equitable Life Insurance Company EQ/Sm Co Index	8,315	

Continued on next page

**CAREERSOURCE**

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 59-3396497 PLAN 001

AS OF DECEMBER 31, 2014

EIN: 59-3396497

Plan Number: 001

(a)	(b)	(c)	(e)
<b>Identity of Issue, Borrower Lessor or Similar Party</b>		<b>Description of Investment Including Maturity, Date, Rate of Interest, Collateral, Par or Maturity Value</b>	<b>Current Value</b>
<b>Pooled Separate Accounts</b>			
*	AXA Equitable Life Insurance Company	Mulmgr Int Eqty	
*	AXA Equitable Life Insurance Company	Mulmgr Mid Cap Growth	7,105
*	AXA Equitable Life Insurance Company	EQ/Franklin Templeton Allocation	7,001
*	AXA Equitable Life Insurance Company	EQ/Gamco Mergers and Acquisitions	355
*	AXA Equitable Life Insurance Company	AXA/International Core Managed	11,651
*	AXA Equitable Life Insurance Company	AXA/Large Cap Core	1,973
*	AXA Equitable Life Insurance Company	EQ/Large Cap Growth Index	1,307
*	AXA Equitable Life Insurance Company	AXA/International Value	820
*	AXA Equitable Life Insurance Company	EQ/International Equity Index	927
*	AXA Equitable Life Insurance Company	EQ/Equity 500 Index	7,840
*	AXA Equitable Life Insurance Company	EQ/Mid Cap Index	6,487
*	AXA Equitable Life Insurance Company	Mulmgr Aggressive Equity	13
*	AXA Equitable Life Insurance Company	Mulmgr Mid Cap Value	836
*	AXA Equitable Life Insurance Company	Charter Small Cap Growth	687
*	AXA Equitable Life Insurance Company	Charter Small Cap Value	3,817
*	AXA Equitable Life Insurance Company	EQ/AllianceBernstein	737
<b>Total Pooled Separate Accounts</b>			<u>408,912</u>
*	OneAmerica Funds Inc.	AUL Stable Value Account	<u>269,813</u>
*	AXA Equitable Life Insurance Company	Guaranteed Interest Accounts	<u>278,146</u>
	Participant Loans	Interest rates ranging from 4.25% to 8.24% with ranging maturities through April, 2044.	<u>332,712</u>
<b>Total</b>			<u><u>\$ 4,308,839</u></u>

This supplemental schedule lists assets held for investment purposes at December 31, 2014 as required by the Department of Labor Rules and Regulations for Reporting and Disclosure.

\* Represents party-in-interest to the Plan

Column (d) cost information has been omitted on participant directed accounts.