

**SUMMARY ANNUAL REPORT
FOR NORTHEAST MICHIGAN COMMUNITY SERVICES AGENCY, INC.
PROFIT SHARING PLAN**

This is a summary of the annual report for the Northeast Michigan Community Services Agency, Inc. Profit Sharing Plan, EIN 38-1873461, for period January 1, 2013 through December 31, 2013. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through ING Life Insurance Co. Plan expenses were \$1,537,645. These expenses included \$1,526,080 in benefits paid to participants and beneficiaries. A total of 439 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$17,783,225 as of December 31, 2013, compared to \$16,004,234 as of January 1, 2013. During the plan year, the plan experienced an increase in its net assets of \$1,778,991. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$3,316,636, including employer contributions of \$928,392, unrealized gains of \$2,239,337 from the sale of assets, and earnings from investments of \$146,872 and other income of \$2,035.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report.

- Financial information
- Assets held for investment

To obtain a copy of the full annual report, or any part thereof, write or call the office of NEMCSA, (989) 356-3474.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of NEMCSA and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.