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 6047(e), 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

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [X] 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
RIZZA DEALER GROUP SALARY SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 004

1c Effective date of plan 01/01/1989

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)
JOE RIZZA ENTERPRISES

8150 W. 159TH
ORLAND PARK, IL 60462

8150 W. 159TH
ORLAND PARK, IL 60462

2b Employer Identification Number (EIN)
36-2943945

2c Sponsor's telephone number
708-764-3612

2d Business code (see instructions)
441110

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.	07/28/2010	DANIEL MCMILLAN
	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 (if same as plan sponsor, enter "Same")
JOE RIZZA ENTERPRISES

8150 W. 159TH
ORLAND PARK, IL 60462

3b Administrator's EIN
36-2943945

3c Administrator's telephone number
708-764-3612

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:
a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	293
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	271
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	31
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	302
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	3
f	Total. Add lines **6d** and **6e**	**6f**	305
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	156
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	6
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 Characteristic Codes in the instructions:
2E 2F 2G 2J 2K 2S 2T 3D 3H

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(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)		**A** (Insurance Information)
(4)	X	**C** (Service Provider Information)
(5)		**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

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.**	**2009** **This Form is Open to Public Inspection.**

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
RIZZA DEALER GROUP SALARY SAVINGS PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
JOE RIZZA ENTERPRISES

D Employer Identification Number (EIN)
36-2943945

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

FID.INV.INST.OPS.CO.

04-2647786

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

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

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

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

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

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

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

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

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

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

(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)

P&H LLP

36-4052819

(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?
10	ACCOUNTANT/AUDITOR	14500	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
64 65 60	RECORDKEEPER	175	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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 ☐

(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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
AIM CHARTER A - INVESCO AIM INVESTM 98-0557567	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
CALVERT INCOME A - BOSTON FINANCIAL 04-2526037	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
PIMCO TOTAL RETURN A - BOSTON FINAN 04-2526037	0.25%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
THORNBURG CORE GR R3 - BOSTON FINAN 04-2526037	0.25%

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
RIZZA DEALER GROUP SALARY SAVINGS PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
JOE RIZZA ENTERPRISES

D Employer Identification Number (EIN)
36-2943945

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)	1195191	921397
(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)	67310	46935
(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)	4633903	6235531
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(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	5896404	7203863
	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	5896404	7203863

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)	31388	
	(B) Participants	2a(1)(B)	352082	
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		383470
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3417	
	(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)	4449	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		7866
	(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)	147849	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		147849
	(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)		

			(a) Amount	(b) Total
2b	(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)		
	(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)		1189229
c	Other income	2c		
d	Total income. Add all **income** amounts in column (b) and enter total	2d		1728414
	Expenses			
e	Benefit payment and payments to provide benefits:			
	(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	398513	
	(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)		398513
f	Corrective distributions (see instructions)	2f		7765
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)	14677	
	(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		14677
j	Total expenses. Add all **expense** amounts in column (b) and enter total	2j		420955
	Net Income and Reconciliation			
k	Net income (loss). Subtract line 2j from line 2d	2k		1307459
l	Transfers of assets:			
	(1) To this plan	2l(1)		
	(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [ ] Unqualified **(2)** [ ] Qualified **(3)** [X] Disclaimer **(4)** [ ] Adverse

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

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

(1) Name: PETEREK & HOWSE, LLP **(2)** EIN: 36-4052819

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 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 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	
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		X	

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

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

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 section 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

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
RIZZA DEALER GROUP SALARY SAVINGS PLAN

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
JOE RIZZA ENTERPRISES

D Employer Identification Number (EIN)
36-2943945

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): 04-6568107

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 of 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 **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 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(es). 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 items 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 items 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 items 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 items 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 items 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 items 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 items 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 item 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 items (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 item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

RIZZA DEALER GROUP SALARY SAVINGS PLAN

Independent Auditor's Report and Modified Cash Basis Financial Statements

Years Ended December 31, 2009 and 2008

RIZZA DEALER GROUP SALARY SAVINGS PLAN
Years Ended December 31, 2009 and 2008

CONTENTS

	Reference	Page
Independent Auditor's Report		1
Statements of Net Assets Available for Benefits - Modified Cash Basis	Exhibit A	2
Statement of Changes in Net Assets Available for Benefits - Modified Cash Basis	Exhibit B	3
Notes to the Financial Statements		4-10
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) - Modified Cash Basis	Schedule A-1	11

P&H PETEREK & HOWSE, LLP
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Trustees of
Rizza Dealer Group Salary Savings Plan

We were engaged to audit the accompanying statements of net assets available for benefits - modified cash basis of RIZZA DEALER GROUP SALARY SAVINGS PLAN as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits - modified cash basis for the year ended December 31, 2009, and the supplemental Schedule of Assets (Held at End of Year) – modified cash basis. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company, the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the custodian held the Plan's investment assets and executed investment transactions. The plan administrator has obtained certifications from the custodian as of December 31, 2009 and 2008, and for the year ended December 31, 2009, that the information provided to the plan administrator by the custodian is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying modified cash basis financial statements and supplemental schedule taken as a whole. 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 custodian, have been audited by us in accordance with auditing standards generally accepted in the United States 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.

As described in Note 2, these financial statements and supplemental schedule were prepared on the modified cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles.

Peterek & Howse, LLP

Westchester, Illinois
July 16, 2010

One Westbrook Corporate Center ▮ Suite 535 ▮ Westchester, Illinois 60154
Telephone 708/836-0830 ▮ Facsimile 708/836-0833

RIZZA DEALER GROUP SALARY SAVINGS PLAN
Statements of Net Assets Available for Benefits – Modified Cash Basis
December 31, 2009 and 2008

	2009	2008
Assets		
Investments at Fair Value (Notes 3 and 4)		
Money market funds	$ 921,397	$ 1,195,191
Mutual funds	6,235,531	4,633,903
Participant loans (note 5)	46,935	67,310
Net Assets Available for Benefits (Exhibit B)	$ 7,203,863	$ 5,896,404

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

Exhibit B

RIZZA DEALER GROUP SALARY SAVINGS PLAN
Statement of Changes in Net Assets Available for Benefits – Modified Cash Basis
Year Ended December 31, 2009

Additions to Net Assets Attributed to:	
Contributions:	
Employee	$ 352,082
Employer	31,388
	383,470
Investment income (loss):	
Net change in fair value of investments	1,337,078
Interest income	3,417
Interest from participant loans	4,449
	1,344,944
Total additions	1,728,414
Deductions from Net Assets Attributed to:	
Benefits paid to participants	398,513
Corrective distributions	7,765
Professional fees	14,500
Other fees	177
Total deductions	420,955
Net Increase during the Year	1,307,459
Net Assets Available for Benefits, Beginning of Year	5,896,404
Net Assets Available for Benefits, End of Year (Exhibit A)	$ 7,203,863

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

NOTE 1 – DESCRIPTION OF PLAN

The following description provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan began on June 15, 1989 upon termination of the Rizza Ford, Inc. Money Purchase Plan. All assets of that defined contribution plan were rolled over into the Rizza Dealer Group Salary Savings Plan.

The Plan is designed as a qualified cash deferred arrangement, pursuant to Section 401(k) of the Internal Revenue Code, covering all full-time employees of Joe Rizza Enterprises, Joe Rizza Ford, Inc., Rizza Chevrolet, Inc., Joe Rizza Lincoln Mercury, Inc., Joe Rizza Ford Porsche of Orland Park, Inc., Midwestern Financial Corp., Seneca Insurance Agency, Joe Rizza Acura, and Rizza Cadillac, Buick, & Hummer ("Rizza Dealer Group") who have completed 3 months of service within a twelve month period, are age 20-1/2 or older and whose employment is not governed by terms of a collective bargaining agreement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Effective November 15, 2007, automatic enrollment was adopted whereby all employees are deemed participants in the plan with a deferral equal to 4% of eligible compensation unless the employee elects not to participate.

Each year, participants may contribute up to $16,500 or 90% of eligible compensation, as defined in the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. Through August 31, 2009, Rizza Dealer Group matched contributions equal to 25% of the employee's pre-tax contribution up to the first 4% of compensation. The matching contribution is invested directly into the investment options proportional to the elective contributions made on behalf of a participant. Matching contributions of $31,388 were made during the year ended December 31, 2009.

Effective September 1, 2009, the Plan was amended to change matching contributions from nondiscretionary to discretionary. No matching contributions for the periods subsequent to September 1, 2009 were made.

NOTE 1 – DESCRIPTION OF PLAN (Continued)

Contributions (Continued)

At its sole discretion, Rizza Dealer Group may make an additional annual profit sharing contribution. The profit sharing contribution is allocated to the participants based on the ratio that his/her compensation bears to the compensation of all eligible participants. No profit sharing contribution was made for the year ended December 31, 2009.

Participant Accounts

Each participant's account is credited with the participant's contributions, Rizza Dealer Group's matching and profit sharing contributions, and Plan earnings. Allocations are based on each participant's deferral and investment elections.

Vesting

Participants are immediately vested in their voluntary pre-tax contribution and rollover accounts plus actual earnings thereon. Vesting in the employer contribution and profit sharing portion of their accounts ranges from 20% after two years to 100% after six years of credited service.

Payment of Benefits

The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested balance. Benefits under the Plan are payable to participants or their beneficiaries upon death, retirement, disability, proven financial hardship or severance of employment. Benefits are to be paid in either a lump-sum, or installments for a period not to exceed the participant's life expectancy (or the participant and the participant's beneficiary's life expectancy). Balances that do not exceed $1,000 must be distributed in a lump-sum.

Forfeited Accounts

In event of termination of employment before full vesting, the non-vested portion is forfeited upon certain conditions as specified in the Plan document, with such forfeitures being used to reduce future employer contributions and the Plan's ordinary and necessary administrative expenses. At December 31, 2009 and 2008 forfeited non-vested accounts totaled $14,260 and $23,891, respectively.

Administrative Expenses

Administrative expenses are generally paid using the Plan's assets; however, Rizza Dealer Group, at its discretion, may pay certain administrative expenses of the Plan.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Plan's policy is to prepare its financial statements on the modified cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles. The modified cash basis of accounting differs from generally accepted accounting principles in that contributions are recorded when received rather than when the contributions are receivable from the employer and the participants, investment income is recorded when received rather than when earned, however, investments are adjusted to fair value.

Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Investment income includes interest, dividends, and realized and unrealized gains and losses.

The Plan is unable to identify the specific components of investment income or investment income by type of investment for the purposes of disclosure in the statement of changes in net assets available for plan benefits. Accordingly, the difference between the aggregate fair values of investments as of the end of the year and their carrying values (fair values at the beginning of the year for investments then owned, or purchase cost for acquisitions during the current period), net gains (losses) on sales of investments during the period, dividends received and interest received are reflected as "net change in fair value of investments."

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The Plan has evaluated subsequent events through July 16, 2010, which is the date the financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASURES

Financial Accounting Standards Board established a three-tier hierarchy to measure the fair value of an asset or liability. Level 1 inputs include reported prices in active markets for identical assets or liabilities. Level 2 inputs include market data that are directly or indirectly observable. Level 3 inputs are unobservable and corroborated by little or no market data.

Following is a description of the valuation methodologies used for assets measured at fair value.

- Money market and mutual funds are valued at reported market prices which represent the net asset value (NAV) of shares held by the Plan at year end.

- Participant loans are valued at their outstanding balances, which approximates fair value.

There have been no changes in the methodologies used at December 31, 2009 and 2008.

The valuation methodologies described above may generate a fair value calculation that may not be indicative of net realizable value or future fair values. While the Plan believes the valuation methodologies used are appropriate, the use of different methodologies or assumptions in calculating fair value could result in a different fair value measurement at the reporting date.

The following table provides a summary of investments at fair value by the input level used to determine fair value.

	Assets at Fair Value December 31, 2009		
	Level 1	Level 3	Total
Mutual Funds			
Target Date Funds	$ 5,482,786	$ -	$ 5,482,786
Fixed Income Funds	286,934	-	286,934
Blended Funds	180,595	-	180,595
Market Segment Funds	101,181	-	101,181
Growth Funds	95,431	-	95,431
International	81,382	-	81,382
Value Funds	7,222	-	7,222
Total Mutual Funds	6,235,531	-	6,235,531
Money Market Funds	921,397	-	921,397
Participant Loans	-	46,935	46,935
Total Investments at Fair Value	$ 7,156,928	$ 46,935	$ 7,203,863

NOTE 3 – FAIR VALUE MEASURES (Continued)

	Assets at Fair Value December 31, 2008		
	Level 1	Level 3	Total
Mutual Funds			
Target Date Funds	$ 4,135,845	$ -	$ 4,135,845
Fixed Income Funds	221,230	-	221,230
Blended Funds	87,460	-	87,460
Market Segment Funds	64,669	-	64,669
Growth Funds	58,046	-	58,046
International Funds	61,449	-	61,449
Value Funds	5,204	-	5,204
Total Mutual Funds	4,633,903	-	4,633,903
Money Market Funds	1,195,191	-	1,195,191
Participant Loans	-	67,310	67,310
Total Investments at Fair Value	$ 5,829,094	$ 67,310	$ 5,896,404

The following table provides a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009:

	Participant Loans
Balance January 1, 2009	$ 67,310
Purchases, sales, issuances, and settlements, net	(20,375)
Balance December 31, 2009	$ 46,935

NOTE 4 - INVESTMENTS

Participants direct the investment of their accounts, as listed on Schedule A-1. The Plan's custodian, Fidelity Management Trust Company provides a menu of investment options from which participants may select. Participants may modify or transfer existing balances each business day. The plan custodian executes all investment transactions and Schedule A-1 summarizes the fair value of investments at December 31, 2009.

NOTE 4 – INVESTMENTS (Continued)

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, Fidelity Management Trust Company has certified to the completeness and accuracy of all investments reflected on the accompanying statement of assets available for benefits as of December 31, 2009 and 2008 and the supplemental Schedule H, line 4i-Schedule of Assets (Held at End of Year) as of December 31, 2009, and the related investment activity reflected in the statement of changes in assets available for benefits for the year ended December 31, 2009.

The following presents investments at December 31, 2009 and 2008 that represent 5% or more of the Plan's net assets:

	2009	2008
Fidelity Freedom 2020 A	$1,299,561	$ 962,947
Fidelity Freedom 2015 A	1,133,037	957,214
Fidelity Prime Fund	921,397	1,195,191
Fidelity Freedom 2005 A	786,471	458,139
Fidelity Freedom 2025 A	695,173	557,493
Fidelity Freedom 2010 A	510,485	402,260
Fidelity Freedom 2035 A	452,214	345,062

NOTE 5 – PARTICIPANT LOANS

Participants may borrow from their accounts up to a maximum equal to the lesser of $50,000 or 50% of their account balance. Loan terms range to a maximum of five years or thirty years if the loan is used for the purchase of a primary residence. Loans are secured by the balance in the participant's account. The loans bear interest at 5% to 10% which is commensurate with local prevailing rates. Principal and interest is paid ratably through payroll deductions.

Effective November 15, 2007 new loans are no longer permitted for any reason.

NOTE 6 – INCOME TAX STATUS

The Internal Revenue Service has determined and informed the company by a letter dated March 31, 2008 that the Plan is designed in accordance with the applicable sections of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan sponsor believes that the Plan is currently designed and 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.

NOTE 7 – PLAN TERMINATION

Although it has not expressed any intent to do so, Rizza Dealer Group has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

NOTE 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 risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

RIZZA DEALER GROUP SALARY SAVINGS PLAN

Schedule H, Line 4i--Schedule of Assets (Held At End of Year)-Modified Cash Basis

December 31, 2009

EIN: 36-2943945

PIN: 004

(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
	Interest - Bearing Money Market Funds:			
*	Fidelity Investments	Fidelity Prime Fund	**	$ 921,397
	Registered Investment Companies:			
	Calvert	Calvert Income A	**	$ 193,455
*	Fidelity Investments	Fidelity Diversified International Fund	**	15,867
*	Fidelity Investments	Fidelity Dynamic Capital Appreciation A	**	51,122
*	Fidelity Investments	Fidelity Freedom 2005 A	**	786,471
*	Fidelity Investments	Fidelity Freedom 2010 A	**	510,485
*	Fidelity Investments	Fidelity Freedom 2015 A	**	1,133,037
*	Fidelity Investments	Fidelity Freedom 2020 A	**	1,299,561
*	Fidelity Investments	Fidelity Freedom 2025 A	**	695,173
*	Fidelity Investments	Fidelity Freedom 2030 A	**	338,091
*	Fidelity Investments	Fidelity Freedom 2035 A	**	452,214
*	Fidelity Investments	Fidelity Freedom 2040 A	**	221,925
*	Fidelity Investments	Fidelity Freedom 2045 A	**	21,987
*	Fidelity Investments	Fidelity Freedom 2050 A	**	23,842
*	Fidelity Investments	Fidelity Freedom Income A	**	23,811
*	Fidelity Investments	Fidelity High Income Advanced A	**	69,668
*	Fidelity Investments	Fidelity Industrials A	**	74,242
*	Fidelity Investments	Fidelity International Discovery A	**	65,515
*	Fidelity Investments	Fidelity Leveraged Company Stock A	**	180,595
*	Fidelity Investments	Fidelity Real Estate A	**	26,939
*	Fidelity Investments	Fidelity Value Leaders A	**	7,222
	Thornburg	Thornburg Core Growth R3	**	44,309
				$ 6,235,531
*	Participant Loans	Participant Loans (Interest rates of 5.00% to 9.75%, maturing through June 2016)	**	$ 46,935

* **Represents a Party-in-interest**

** **Cost omitted for participant-directed investments**

RIZZA DEALER GROUP SALARY SAVINGS PLAN

Independent Auditor's Report and Modified Cash Basis Financial Statements

Years Ended December 31, 2009 and 2008

RIZZA DEALER GROUP SALARY SAVINGS PLAN
Years Ended December 31, 2009 and 2008

CONTENTS

	Reference	Page
Independent Auditor's Report		1
Statements of Net Assets Available for Benefits - Modified Cash Basis	Exhibit A	2
Statement of Changes in Net Assets Available for Benefits - Modified Cash Basis	Exhibit B	3
Notes to the Financial Statements		4-10
Schedule H, Line 4i – Schedule of Assets (Held at End of Year) - Modified Cash Basis	Schedule A-1	11

P&H PETEREK & HOWSE, LLP
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Trustees of
Rizza Dealer Group Salary Savings Plan

We were engaged to audit the accompanying statements of net assets available for benefits - modified cash basis of RIZZA DEALER GROUP SALARY SAVINGS PLAN as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits - modified cash basis for the year ended December 31, 2009, and the supplemental Schedule of Assets (Held at End of Year) – modified cash basis. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company, the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the custodian held the Plan's investment assets and executed investment transactions. The plan administrator has obtained certifications from the custodian as of December 31, 2009 and 2008, and for the year ended December 31, 2009, that the information provided to the plan administrator by the custodian is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying modified cash basis financial statements and supplemental schedule taken as a whole. 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 custodian, have been audited by us in accordance with auditing standards generally accepted in the United States 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.

As described in Note 2, these financial statements and supplemental schedule were prepared on the modified cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles.

Peterek & Howse, LLP

Westchester, Illinois
July 16, 2010

One Westbrook Corporate Center ▮ Suite 535 ▮ Westchester, Illinois 60154
Telephone 708/836-0830 ▮ Facsimile 708/836-0833

RIZZA DEALER GROUP SALARY SAVINGS PLAN
Statements of Net Assets Available for Benefits – Modified Cash Basis
December 31, 2009 and 2008

	2009	2008
Assets		
Investments at Fair Value (Notes 3 and 4)		
Money market funds	$ 921,397	$ 1,195,191
Mutual funds	6,235,531	4,633,903
Participant loans (note 5)	46,935	67,310
Net Assets Available for Benefits (Exhibit B)	$ 7,203,863	$ 5,896,404

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

Exhibit B

RIZZA DEALER GROUP SALARY SAVINGS PLAN
Statement of Changes in Net Assets Available for Benefits – Modified Cash Basis
Year Ended December 31, 2009

Additions to Net Assets Attributed to:	
Contributions:	
Employee	$ 352,082
Employer	31,388
	383,470
Investment income (loss):	
Net change in fair value of investments	1,337,078
Interest income	3,417
Interest from participant loans	4,449
	1,344,944
Total additions	1,728,414
Deductions from Net Assets Attributed to:	
Benefits paid to participants	398,513
Corrective distributions	7,765
Professional fees	14,500
Other fees	177
Total deductions	420,955
Net Increase during the Year	1,307,459
Net Assets Available for Benefits, Beginning of Year	5,896,404
Net Assets Available for Benefits, End of Year (Exhibit A)	$ 7,203,863

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

NOTE 1 – DESCRIPTION OF PLAN

The following description provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan began on June 15, 1989 upon termination of the Rizza Ford, Inc. Money Purchase Plan. All assets of that defined contribution plan were rolled over into the Rizza Dealer Group Salary Savings Plan.

The Plan is designed as a qualified cash deferred arrangement, pursuant to Section 401(k) of the Internal Revenue Code, covering all full-time employees of Joe Rizza Enterprises, Joe Rizza Ford, Inc., Rizza Chevrolet, Inc., Joe Rizza Lincoln Mercury, Inc., Joe Rizza Ford Porsche of Orland Park, Inc., Midwestern Financial Corp., Seneca Insurance Agency, Joe Rizza Acura, and Rizza Cadillac, Buick, & Hummer ("Rizza Dealer Group") who have completed 3 months of service within a twelve month period, are age 20-1/2 or older and whose employment is not governed by terms of a collective bargaining agreement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Effective November 15, 2007, automatic enrollment was adopted whereby all employees are deemed participants in the plan with a deferral equal to 4% of eligible compensation unless the employee elects not to participate.

Each year, participants may contribute up to $16,500 or 90% of eligible compensation, as defined in the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. Through August 31, 2009, Rizza Dealer Group matched contributions equal to 25% of the employee's pre-tax contribution up to the first 4% of compensation. The matching contribution is invested directly into the investment options proportional to the elective contributions made on behalf of a participant. Matching contributions of $31,388 were made during the year ended December 31, 2009.

Effective September 1, 2009, the Plan was amended to change matching contributions from nondiscretionary to discretionary. No matching contributions for the periods subsequent to September 1, 2009 were made.

NOTE 1 – DESCRIPTION OF PLAN (Continued)

Contributions (Continued)

At its sole discretion, Rizza Dealer Group may make an additional annual profit sharing contribution. The profit sharing contribution is allocated to the participants based on the ratio that his/her compensation bears to the compensation of all eligible participants. No profit sharing contribution was made for the year ended December 31, 2009.

Participant Accounts

Each participant's account is credited with the participant's contributions, Rizza Dealer Group's matching and profit sharing contributions, and Plan earnings. Allocations are based on each participant's deferral and investment elections.

Vesting

Participants are immediately vested in their voluntary pre-tax contribution and rollover accounts plus actual earnings thereon. Vesting in the employer contribution and profit sharing portion of their accounts ranges from 20% after two years to 100% after six years of credited service.

Payment of Benefits

The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested balance. Benefits under the Plan are payable to participants or their beneficiaries upon death, retirement, disability, proven financial hardship or severance of employment. Benefits are to be paid in either a lump-sum, or installments for a period not to exceed the participant's life expectancy (or the participant and the participant's beneficiary's life expectancy). Balances that do not exceed $1,000 must be distributed in a lump-sum.

Forfeited Accounts

In event of termination of employment before full vesting, the non-vested portion is forfeited upon certain conditions as specified in the Plan document, with such forfeitures being used to reduce future employer contributions and the Plan's ordinary and necessary administrative expenses. At December 31, 2009 and 2008 forfeited non-vested accounts totaled $14,260 and $23,891, respectively.

Administrative Expenses

Administrative expenses are generally paid using the Plan's assets; however, Rizza Dealer Group, at its discretion, may pay certain administrative expenses of the Plan.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Plan's policy is to prepare its financial statements on the modified cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles. The modified cash basis of accounting differs from generally accepted accounting principles in that contributions are recorded when received rather than when the contributions are receivable from the employer and the participants, investment income is recorded when received rather than when earned, however, investments are adjusted to fair value.

Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Investment income includes interest, dividends, and realized and unrealized gains and losses.

The Plan is unable to identify the specific components of investment income or investment income by type of investment for the purposes of disclosure in the statement of changes in net assets available for plan benefits. Accordingly, the difference between the aggregate fair values of investments as of the end of the year and their carrying values (fair values at the beginning of the year for investments then owned, or purchase cost for acquisitions during the current period), net gains (losses) on sales of investments during the period, dividends received and interest received are reflected as "net change in fair value of investments."

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The Plan has evaluated subsequent events through July 16, 2010, which is the date the financial statements were available to be issued.

NOTE 3 – FAIR VALUE MEASURES

Financial Accounting Standards Board established a three-tier hierarchy to measure the fair value of an asset or liability. Level 1 inputs include reported prices in active markets for identical assets or liabilities. Level 2 inputs include market data that are directly or indirectly observable. Level 3 inputs are unobservable and corroborated by little or no market data.

Following is a description of the valuation methodologies used for assets measured at fair value.

- Money market and mutual funds are valued at reported market prices which represent the net asset value (NAV) of shares held by the Plan at year end.

- Participant loans are valued at their outstanding balances, which approximates fair value.

There have been no changes in the methodologies used at December 31, 2009 and 2008.

The valuation methodologies described above may generate a fair value calculation that may not be indicative of net realizable value or future fair values. While the Plan believes the valuation methodologies used are appropriate, the use of different methodologies or assumptions in calculating fair value could result in a different fair value measurement at the reporting date.

The following table provides a summary of investments at fair value by the input level used to determine fair value.

	Assets at Fair Value December 31, 2009		
	Level 1	Level 3	Total
Mutual Funds			
Target Date Funds	$ 5,482,786	$ -	$ 5,482,786
Fixed Income Funds	286,934	-	286,934
Blended Funds	180,595	-	180,595
Market Segment Funds	101,181	-	101,181
Growth Funds	95,431	-	95,431
International	81,382	-	81,382
Value Funds	7,222	-	7,222
Total Mutual Funds	6,235,531	-	6,235,531
Money Market Funds	921,397	-	921,397
Participant Loans	-	46,935	46,935
Total Investments at Fair Value	$ 7,156,928	$ 46,935	$ 7,203,863

NOTE 3 – FAIR VALUE MEASURES (Continued)

	Assets at Fair Value December 31, 2008		
	Level 1	Level 3	Total
Mutual Funds			
Target Date Funds	$ 4,135,845	$ -	$ 4,135,845
Fixed Income Funds	221,230	-	221,230
Blended Funds	87,460	-	87,460
Market Segment Funds	64,669	-	64,669
Growth Funds	58,046	-	58,046
International Funds	61,449	-	61,449
Value Funds	5,204	-	5,204
Total Mutual Funds	4,633,903	-	4,633,903
Money Market Funds	1,195,191	-	1,195,191
Participant Loans	-	67,310	67,310
Total Investments at Fair Value	$ 5,829,094	$ 67,310	$ 5,896,404

The following table provides a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009:

	Participant Loans
Balance January 1, 2009	$ 67,310
Purchases, sales, issuances, and settlements, net	(20,375)
Balance December 31, 2009	$ 46,935

NOTE 4 - INVESTMENTS

Participants direct the investment of their accounts, as listed on Schedule A-1. The Plan's custodian, Fidelity Management Trust Company provides a menu of investment options from which participants may select. Participants may modify or transfer existing balances each business day. The plan custodian executes all investment transactions and Schedule A-1 summarizes the fair value of investments at December 31, 2009.

NOTE 4 – INVESTMENTS (Continued)

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, Fidelity Management Trust Company has certified to the completeness and accuracy of all investments reflected on the accompanying statement of assets available for benefits as of December 31, 2009 and 2008 and the supplemental Schedule H, line 4i-Schedule of Assets (Held at End of Year) as of December 31, 2009, and the related investment activity reflected in the statement of changes in assets available for benefits for the year ended December 31, 2009.

The following presents investments at December 31, 2009 and 2008 that represent 5% or more of the Plan's net assets:

	2009	2008
Fidelity Freedom 2020 A	$1,299,561	$ 962,947
Fidelity Freedom 2015 A	1,133,037	957,214
Fidelity Prime Fund	921,397	1,195,191
Fidelity Freedom 2005 A	786,471	458,139
Fidelity Freedom 2025 A	695,173	557,493
Fidelity Freedom 2010 A	510,485	402,260
Fidelity Freedom 2035 A	452,214	345,062

NOTE 5 – PARTICIPANT LOANS

Participants may borrow from their accounts up to a maximum equal to the lesser of $50,000 or 50% of their account balance. Loan terms range to a maximum of five years or thirty years if the loan is used for the purchase of a primary residence. Loans are secured by the balance in the participant's account. The loans bear interest at 5% to 10% which is commensurate with local prevailing rates. Principal and interest is paid ratably through payroll deductions.

Effective November 15, 2007 new loans are no longer permitted for any reason.

NOTE 6 – INCOME TAX STATUS

The Internal Revenue Service has determined and informed the company by a letter dated March 31, 2008 that the Plan is designed in accordance with the applicable sections of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan sponsor believes that the Plan is currently designed and 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.

NOTE 7 – PLAN TERMINATION

Although it has not expressed any intent to do so, Rizza Dealer Group has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

NOTE 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 risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

RIZZA DEALER GROUP SALARY SAVINGS PLAN

Schedule H, Line 4i--Schedule of Assets (Held At End of Year)-Modified Cash Basis

December 31, 2009

EIN: 36-2943945

PIN: 004

(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
	Interest - Bearing Money Market Funds:			
*	Fidelity Investments	Fidelity Prime Fund	**	$ 921,397
	Registered Investment Companies:			
	Calvert	Calvert Income A	**	$ 193,455
*	Fidelity Investments	Fidelity Diversified International Fund	**	15,867
*	Fidelity Investments	Fidelity Dynamic Capital Appreciation A	**	51,122
*	Fidelity Investments	Fidelity Freedom 2005 A	**	786,471
*	Fidelity Investments	Fidelity Freedom 2010 A	**	510,485
*	Fidelity Investments	Fidelity Freedom 2015 A	**	1,133,037
*	Fidelity Investments	Fidelity Freedom 2020 A	**	1,299,561
*	Fidelity Investments	Fidelity Freedom 2025 A	**	695,173
*	Fidelity Investments	Fidelity Freedom 2030 A	**	338,091
*	Fidelity Investments	Fidelity Freedom 2035 A	**	452,214
*	Fidelity Investments	Fidelity Freedom 2040 A	**	221,925
*	Fidelity Investments	Fidelity Freedom 2045 A	**	21,987
*	Fidelity Investments	Fidelity Freedom 2050 A	**	23,842
*	Fidelity Investments	Fidelity Freedom Income A	**	23,811
*	Fidelity Investments	Fidelity High Income Advanced A	**	69,668
*	Fidelity Investments	Fidelity Industrials A	**	74,242
*	Fidelity Investments	Fidelity International Discovery A	**	65,515
*	Fidelity Investments	Fidelity Leveraged Company Stock A	**	180,595
*	Fidelity Investments	Fidelity Real Estate A	**	26,939
*	Fidelity Investments	Fidelity Value Leaders A	**	7,222
	Thornburg	Thornburg Core Growth R3	**	44,309
				$ 6,235,531
*	Participant Loans	Participant Loans (Interest rates of 5.00% to 9.75%, maturing through June 2016)	**	$ 46,935

* **Represents a Party-in-interest**

** **Cost omitted for participant-directed investments**