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;
- [ ] 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
INTEGRITY SAVINGS & RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1980

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)
INTEGRITY MUTUAL INSURANCE COMPANY

P. O. BOX 539
APPLETON, WI 54912-0539

P. O. BOX 539
APPLETON, WI 54912-0539

2b Employer Identification Number (EIN)
39-0367560

2c Sponsor's telephone number
920-734-4511

2d Business code (see instructions)
524290

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2010	CINDY HEINDEL
	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")
INTEGRITY MUTUAL INSURANCE COMPANY

P. O. BOX 539
APPLETON, WI 54912-0539

3b Administrator's EIN
39-0367560

3c Administrator's telephone number
920-734-4511

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**	148
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**	115
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	35
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	150
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	150
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	143
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 2T

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)	X	**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Service Provider Information

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

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

OMB No. 1210-0110

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
INTEGRITY SAVINGS & RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
INTEGRITY MUTUAL INSURANCE COMPANY

D Employer Identification Number (EIN)
39-0367560

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

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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)

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 37 65 60	RECORDKEEPER	1176	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 ☐

(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.
BARON SMALL CAP - DST SYSTEMS, INC. 43-1581814	0.40%

(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.
COHEN & STEERS RLTY - BOSTON FINANC 04-2526037	0.40%

(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.
EATON LG CAP VALUE A - PNC GLOBAL I 04-2871943	0.35%

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.
LD ABBETT MIDCPVAL A - DST SYSTEMS, 43-1581814	0.40%

(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 TOT RETURN ADM - 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
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.
RS PARTNERS A - BOSTON FINANCIAL DA 04-2526037	0.55%

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.
WA CORE PLUS BOND FI - BOSTON FINAN 04-2526037	0.40%

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

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
INTEGRITY SAVINGS & RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
INTEGRITY MUTUAL INSURANCE COMPANY

D Employer Identification Number (EIN)
39-0367560

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: FID MGD INC PORT

b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-3022712-024	C	523947

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

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

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

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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
INTEGRITY SAVINGS & RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
INTEGRITY MUTUAL INSURANCE COMPANY

D Employer Identification Number (EIN)
39-0367560

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)	6680	45386
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	85709	81748
(9) Value of interest in common/collective trusts	1c(9)	517164	523947
(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)	4628701	5977375
(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	5238254	6628456
	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	5238254	6628456

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)	199912	
	(B) Participants	2a(1)(B)	549485	
	(C) Others (including rollovers)	2a(1)(C)	13419	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		762816
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	5105	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		5105
	(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)	123202	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		123202
	(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)		27383
(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)		1157887
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2076393
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	685015	
(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)		685015
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	1176	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		1176
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		686191
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		1390202
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: WIPFLI LLP (2) EIN: 39-0758449

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		5000000
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
INTEGRITY SAVINGS & RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
INTEGRITY MUTUAL INSURANCE COMPANY

D Employer Identification Number (EIN)
39-0367560

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):

Integrity
Savings and Retirement Plan

Appleton, Wisconsin

Financial Statements and Supplemental Schedule

Years Ended December 31, 2009 and 2008

Integrity Savings and Retirement Plan

Financial Statements and Supplemental Schedule

Years Ended December 31, 2009 and 2008

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WIPFLi LLP

Independent Auditor's Report

Audit Committee and Board of Directors
Integrity Savings and Retirement Plan
Appleton, Wisconsin

We were engaged to audit the accompanying statements of net assets available for benefits of Integrity Savings and Retirement Plan as of December 31, 2009 and 2008, and the related statements of changes in net assets available for benefits for the years then ended and the supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2009. 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 (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 5, which was certified by Fidelity Management Trust Company, the trustee 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 trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of and for the years ended December 31, 2009 and 2008, that the information provided to the plan administrator by the trustee 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 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 trustee, 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.

Wipfli LLP

Wipfli LLP

September 30, 2010
2901 East Enterprise Avenue, Suite 500
Appleton, Wisconsin 54913

Integrity Savings and Retirement Plan

Statements of Net Assets Available for Benefits

December 31, 2009 and 2008

	2009	2008
Assets		
Investments, at fair value	$6,583,070	$5,231,574
Contribution receivable - Employer	45,386	6,680
Net assets available for benefits, at fair value	6,628,456	5,238,254
Adjustment from fair value to contract value for fully benefit-responsive investment contracts held by Fidelity Managed Income Portfolio	9,742	27,897
Net assets available for benefits	$6,638,198	$5,266,151

See accompanying notes to financial statements.

Integrity Savings and Retirement Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2009 and 2008

	2009	2008
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$1,158,238	($2,569,060)
Interest and dividends	137,184	280,462
Total investment income (loss)	1,295,422	(2,288,598)
Contributions:		
Employer	199,912	162,713
Participant	549,485	540,934
Rollover	13,419	18,917
Total contributions	762,816	722,564
Other deductions:		
Benefits paid to participants	685,015	150,486
Plan administrative expenses	1,176	1,171
Total other deductions	686,191	151,657
Net increase (decrease) in net assets available for benefits	1,372,047	(1,717,691)
Net assets available for benefits at beginning of year	5,266,151	6,983,842
Net assets available for benefits at end of year	$6,638,198	$5,266,151

See accompanying notes to financial statements.

Integrity Savings and Retirement Plan

Notes to Financial Statements

Note 1 Plan Description

The following description of Integrity Savings and Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution 401(k) retirement plan covering substantially all employees of Integrity Mutual Insurance Company (the "Company") who have completed one month of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participating employees may make voluntary contributions, not to exceed 60% of eligible compensation and limits mandated by the Internal Revenue Code (IRC), as defined in the plan document. Effective July 1, 2008, eligible employees are automatically entered into the Plan with a deferral of 6% of their eligible compensation if no election is made. Participants may also contribute amounts representing distributions from other qualified retirement plans. Rollovers are not matched. The Company provides discretionary matching contributions based on a percentage of the participant's salary deferral contribution. Prior to July 1, 2008, the Company also provided a discretionary profit sharing contribution, which was allocated based on the participant's compensation in relation to total compensation of all participants entitled to receive the profit sharing contribution. Effective July 1, 2008, the Company provides a discretionary nonelective contribution to employees hired on or after July 1, 2008. The discretionary contributions are determined annually by the Company's Board of Directors. The discretionary matching contribution for 2009 and 2008 for each participant was 50% of the first 6% of eligible compensation contributed to the Plan. During 2009 and 2008, the employer match totaled $154,526 and $156,033, respectively. There was no discretionary profit sharing contributions made for 2008. The discretionary nonelective contribution for 2009 and 2008 was 6% of eligible compensation. During 2009 and 2008, the employer nonelective contribution totaled $45,386 and $6,680, respectively.

Note 1 Plan Description (Continued)

Participant Accounts

All investments in the participants' accounts are participant-directed. The Plan allows participants to select from a variety of a common/collective trust fund and mutual funds.

Each participant's account is credited with the participant's contribution; the Company's discretionary matching, profit sharing, and nonelective contributions; and an allocation of plan earnings/losses and is reduced for withdrawals and certain administrative expenses not paid by the Company. Plan earnings/losses are determined and credited to each participant's account on a daily basis based on the participant's investment elections and account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are 100% vested in their salary deferral and rollover contributions plus actual earnings/losses thereon. Effective July 1, 2008, participants hired prior to July 1, 2005, are 100% vested in all employer discretionary matching and discretionary profit sharing contributions. Participants hired after July 1, 2005, vest in the Company's discretionary matching contributions at a rate of 20% each year beginning with the first year, with the participant becoming fully vested after five years of service. Also effective July 1, 2008, participants hired before July 1, 2008, but after July 1, 2005, are 100% vested in employer discretionary profit sharing contributions. Participants eligible for the Company's discretionary nonelective contributions become fully vested after three years of service. Participants who leave the Company because of normal retirement, disability, or death are considered to be 100% vested.

Participant Loans

Participants may borrow from their accounts up to a maximum amount equal to the lesser of $50,000 or 50% of their vested account balance. Loan terms range from one to five years or up to ten years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with similar loans made by the plan administrator. Interest rates on existing loans range from 3.25% to 8.25%. Principal and interest are paid ratably through payroll deductions.

Note 1 Plan Description (Continued)

Payment of Benefits

Plan benefits are available at normal retirement (age 59½), disability retirement, death, and termination of employment with vested interests. A participant may elect to receive a single lump-sum payment or installment payments. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account in one of the above forms.

Forfeitures

Plan forfeitures arise as a result of participants who terminate service with the Company before becoming 100% vested in the employer's discretionary matching, profit sharing, and nonelective contributions. These forfeitures are first used for payment of plan administrative expenses with remaining forfeitures used to reduce employer contributions. At December 31, 2009, there were no unallocated forfeited accounts. At December 31, 2008, unallocated forfeited accounts totaled $4,017. Also, in 2009 and 2008, employer contributions were reduced by $6,198 and $1,412, respectively, from forfeited nonvested accounts.

Plan Termination

The employer intends to continue the Plan indefinitely; however, the employer reserves the right to terminate the Plan at any time. In the event of termination, all amounts credited to participants' accounts shall become 100% vested and distributed to participants in accordance with the Plan's provisions.

Note 2 Summary of Significant Accounting Policies

Method of Accounting

The financial statements of Integrity Savings and Retirement Plan are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The statements of changes in net assets available for benefits are prepared on a contract value basis.

Use of Estimates in Preparation of Financial Statements

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

Investment Valuation and Income Recognition

The Plan's 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. See Note 4 for discussion of fair value measurements.

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

Note 2 Summary of Significant Accounting Policies (Continued)

Expenses of the Plan

Administrative expenses, investment advisory fees, and substantially all other expenses incurred in conjunction with the Plan are paid by the Company.

Payment of Benefits

Distributions to participants are recorded when paid.

New Accounting Pronouncement

In June 2009, the Financial Accounting Standards Board (FASB) established the FASB Accounting Standards Codification (ASC) as the single authoritative source for accounting principles generally accepted in the United States (GAAP). The ASC was effective for financial statements that cover interim and annual periods ended after September 15, 2009. While not intended to change GAAP, the ASC significantly changed the way in which the accounting literature is organized. Because the ASC completely replaced existing standards, it affected the way GAAP is referenced by plans in their financial statements and accounting policies.

Subsequent Events

Subsequent events have been evaluated through September 30, 2010, which is the date the financial statements were available to be issued.

Note 3 Investments

The following is a schedule of investments that individually represent 5% or more of the Plan's net assets at December 31:

	2009		2008	
	Asset Fair Value	Percent of Net Assets	Asset Fair Value	Percent of Net Assets
Common/collective trust fund:				
Fidelity Managed Income Portfolio	$523,947	7.9	$517,164	9.8
Mutual funds:				
Eaton Large Cap Value A Fund	660,473	9.9	*	*
Fidelity Equity Income Fund	*	*	555,274	10.5
Fidelity Freedom 2020 Fund	1,229,066	18.5	786,290	14.9
Fidelity Freedom 2030 Fund	331,123	5.0	*	*
Fidelity Fund	594,656	9.0	424,171	8.1
Fidelity International Discovery Fund	449,872	6.8	372,497	7.1
Fidelity Mid Cap Stock Fund	482,565	7.3	283,191	5.4
Fidelity Puritan Fund	490,523	7.4	443,986	8.4
Fidelity U.S. Bond Index Fund	333,149	5.0	538,610	10.2

*Represents less than 5% of the Plan's net assets for this year.

During 2009 and 2008, the Plan's mutual funds (including investments bought and sold as well as those held at year-end) appreciated (depreciated) in value by $1,158,238 and ($2,569,060), respectively.

Note 4 Fair Value Measurements

FASB ASC 820, *Fair Value Measurements and Disclosures,* provides the framework for measuring fair value. That framework provides a fair value hierarchy which prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets.
- Quoted prices for identical or similar assets or liabilities in inactive markets.
- Inputs other than quoted prices that are observable for the asset or liability.
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

Note 4 Fair Value Measurements (Continued)

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2009 and 2008.

Common/collective trust fund: Valued based on the Plan's interest in the common/collective trust. The common/collective trust is valued at fair value based on the common/collective trust's underlying investments as based on information reported by the investment advisor using audited financial statements.

Mutual funds: Valued at the net asset value (NAV) provided by the administrator of the fund. The NAV is based on the value of the underlying assets of the fund, minus its liabilities, and then divided by the number of shares outstanding. The NAV is the quoted price in an active market.

Participant loans: Valued at amortized cost, which approximates fair value.

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

Note 4 Fair Value Measurements (Continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008:

	Assets at Fair Value as of December 31, 2009			
	Level 1	Level 2	Level 3	Total
Common/collective trust fund - Managed income fund	$0	$0	$523,947	$523,947
Mutual funds:				
Balanced/Hybrid fund	490,523	0	0	490,523
Blended funds	862,120	0	0	862,120
Bond funds	381,869	0	0	381,869
Foreign large blend fund	449,872	0	0	449,872
Growth funds	642,453	0	0	642,453
LifeCycle funds	2,410,905	0	0	2,410,905
Real estate funds	14,336	0	0	14,336
Value funds	725,297	0	0	725,297
Total mutual funds	5,977,375	0	0	5,977,375
Participant loans	0	0	81,748	81,748
Total assets at fair value	$5,977,375	$0	$605,695	$6,583,070

Note 4 Fair Value Measurements (Continued)

	Assets at Fair Value as of December 31, 2008			
	Level 1	Level 2	Level 3	Total
Common/collective trust fund - Managed income fund	$0	$0	$517,164	$517,164
Mutual funds:				
Balanced/Hybrid fund	443,986	0	0	443,986
Blended funds	647,071	0	0	647,071
Bond funds	555,616	0	0	555,616
Foreign large blend fund	372,497	0	0	372,497
Growth funds	383,349	0	0	383,349
LifeCycle funds	1,612,738	0	0	1,612,738
Real estate fund	7,524	0	0	7,524
Value funds	605,920	0	0	605,920
Total mutual funds	4,628,701	0	0	4,628,701
Participant loans	0	0	85,709	85,709
Total assets at fair value	$4,628,701	$0	$602,873	$5,231,574

Note 4 Fair Value Measurements (Continued)

Level 3 Gains and Losses

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

	Common/ Collective Trust Fund	Participant Loans
Balance, beginning of year	$517,164	$85,709
Interest	9,120	5,105
Purchases, sales, issuances, and settlements (net)	(2,337)	(9,066)
Balance, end of year	$523,947	$81,748

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2008:

	Common/ Collective Trust Fund	Participant Loans
Balance, beginning of year	$435,250	$117,736
Interest	17,633	7,040
Purchases, sales, issuances, and settlements (net)	64,281	(39,067)
Balance, end of year	$517,164	$85,709

Note 5 Information Certified by Plan Trustee

The plan administrator has elected the method of annual reporting compliance 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's trustee, Fidelity Management Trust Company, has certified the following data included in the accompanying financial statements and supplemental schedule is complete and accurate:

(a) Investments as shown in the statements of net assets available for benefits, except for the adjustment from fair value to contract value for fully benefit-responsive investment contracts.

(b) Net appreciation (depreciation) in fair value of investments and interest and dividends as shown in the statements of changes in net assets.

(c) Investment information as disclosed in Note 3, and on Schedule H, Line 4i - Schedule of Assets (Held at End of Year).

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

Note 6 Party-in-Interest Transactions

Certain plan investments are shares of a common/collective trust fund and mutual funds managed by Fidelity Management Trust Company. Fidelity Management Trust Company is the trustee as defined by the Plan and, therefore, these transactions qualify as part-in-interest transactions. These transactions are not, however, considered prohibited transactions under Section 408(b) of the ERISA regulations. Fees paid by the Plan to the trustee for the investment management services amounted to $1,176 and $1,171 for 2009 and 2008, respectively.

Note 7 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 statements of net assets available for benefits and statements of changes in net assets available for benefits.

Note 8 Tax-Exempt Status of the Plan

The Internal Revenue Service has determined and informed the Company by a letter dated June 26, 2003, that the Plan is designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan continues to be operated in accordance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 9 Reconciliation of Financial Statements to Form 5500

As described in Note 2, the Plan's investment contracts are reported at fair value with an adjustment to contract value to arrive at net assets available for benefits on the financial statements. The Form 5500 presented net assets available for benefits at fair value.

Following is a reconciliation of net assets available for benefits per the financial statements at December 31 to Form 5500:

	2009	2008
Net assets available for benefits per the financial statements	$6,638,198	$5,266,151
Less - Adjustment from fair value to contract value for fully benefit-responsive investment contracts held by Fidelity Managed Income Portfolio	9,742	27,897
Net assets available for benefits per Form 5500	$6,628,456	$5,238,254

Following is a reconciliation of net appreciation (depreciation) in fair value of investments per the financial statements to Form 5500:

	2009	2008
Net appreciation (depreciation) in fair value of investments per the financial statements	$1,158,238	($2,569,060)
Adjustment from fair value to contract value for fully benefit-responsive investment contracts held by Fidelity Managed Income Portfolio	18,155	(23,167)
Net appreciation (depreciation) in fair value of investments per Form 5500	$1,176,393	($2,592,227)

Supplemental Schedule

Integrity Savings and Retirement Plan

Plan's EIN #39-0367560 Plan #002

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2009

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	Common/collective trust:		
Fidelity Management Trust Company*	533,689.460 units - Fidelity Managed Income Portfolio	$N/R	$523,947
	Mutual funds:		
Baron	1,073.084 shares - Small Cap Fund	N/R	20,668
Cohen & Steers	20.673 shares - Realty Fund	N/R	973
Eaton	39,454.793 shares - Large Cap Value A Fund	N/R	660,473
Fidelity Management Trust Company*	6,496.482 shares - Fidelity Capital Appreciation Fund	N/R	139,220
	1,120.885 shares - Fidelity Freedom 2000 Fund	N/R	12,722
	567.763 shares - Fidelity Freedom 2005 Fund	N/R	5,695
	11,048.817 shares - Fidelity Freedom 2010 Fund	N/R	138,221
	15,024.449 shares - Fidelity Freedom 2015 Fund	N/R	156,555
	97,933.633 shares - Fidelity Freedom 2020 Fund	N/R	1,229,066
	14,777.263 shares - Fidelity Freedom 2025 Fund	N/R	153,536
	26,725.020 shares - Fidelity Freedom 2030 Fund	N/R	331,123
	8,736.849 shares - Fidelity Freedom 2035 Fund	N/R	89,640
	32,892.932 shares - Fidelity Freedom 2040 Fund	N/R	235,513
	3,856.322 shares - Fidelity Freedom 2045 Fund	N/R	32,663
	2,630.887 shares - Fidelity Freedom 2050 Fund	N/R	21,968
	391.328 shares - Fidelity Freedom Income Fund	N/R	4,203
	20,982.928 shares - Fidelity Fund	N/R	594,656
	14,822.812 shares - Fidelity International Discovery Fund	N/R	449,872
	5,134.839 shares - Fidelity Low Priced Stock Fund	N/R	164,007
	20,604.818 shares - Fidelity Mid Cap Stock Fund	N/R	482,565

Integrity Savings and Retirement Plan

Plan's EIN #39-0367560 Plan #002

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) (Continued)

December 31, 2009

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	Mutual funds: (Continued)		
Fidelity Management Trust Company*	30,543.146 shares - Fidelity Puritan Fund	$N/R	$490,523
	662.843 shares - Fidelity Real Estate Investments Fund	N/R	13,363
	1,184.721 shares - Fidelity Small Cap Value Fund	N/R	15,022
	30,121.975 shares - Fidelity U.S. Bond Index Fund	N/R	333,149
Lord Abbett	3,790.098 shares - Mid Cap Value A Fund	N/R	49,802
PIMCO	4,511.114 shares - Total Return Adm Fund	N/R	48,720
RS	3,914.423 shares - Partners A Fund	N/R	101,227
Spartan	70.629 shares - Total Market Index Fund	N/R	2,230
	Total mutual funds		5,977,375
Participant Loans	3.25% to 8.25% notes, maturing over the next five years		81,748
	Total assets (held at end of year)		$6,583,070

*Party-in-interest

N/R - Cost information is not required for participant-directed investments.

Integrity
Savings and Retirement Plan

Appleton, Wisconsin

Financial Statements and Supplemental Schedule

Years Ended December 31, 2009 and 2008

Integrity Savings and Retirement Plan

Financial Statements and Supplemental Schedule

Years Ended December 31, 2009 and 2008

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WIPFLi LLP

Independent Auditor's Report

Audit Committee and Board of Directors
Integrity Savings and Retirement Plan
Appleton, Wisconsin

We were engaged to audit the accompanying statements of net assets available for benefits of Integrity Savings and Retirement Plan as of December 31, 2009 and 2008, and the related statements of changes in net assets available for benefits for the years then ended and the supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2009. 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 (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 5, which was certified by Fidelity Management Trust Company, the trustee 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 trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of and for the years ended December 31, 2009 and 2008, that the information provided to the plan administrator by the trustee 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 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 trustee, 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.

Wipfli LLP

Wipfli LLP

September 30, 2010
2901 East Enterprise Avenue, Suite 500
Appleton, Wisconsin 54913

Integrity Savings and Retirement Plan

Statements of Net Assets Available for Benefits

December 31, 2009 and 2008

	2009	2008
Assets		
Investments, at fair value	$6,583,070	$5,231,574
Contribution receivable - Employer	45,386	6,680
Net assets available for benefits, at fair value	6,628,456	5,238,254
Adjustment from fair value to contract value for fully benefit-responsive investment contracts held by Fidelity Managed Income Portfolio	9,742	27,897
Net assets available for benefits	$6,638,198	$5,266,151

See accompanying notes to financial statements.

Integrity Savings and Retirement Plan

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2009 and 2008

	2009	2008
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$1,158,238	($2,569,060)
Interest and dividends	137,184	280,462
Total investment income (loss)	1,295,422	(2,288,598)
Contributions:		
Employer	199,912	162,713
Participant	549,485	540,934
Rollover	13,419	18,917
Total contributions	762,816	722,564
Other deductions:		
Benefits paid to participants	685,015	150,486
Plan administrative expenses	1,176	1,171
Total other deductions	686,191	151,657
Net increase (decrease) in net assets available for benefits	1,372,047	(1,717,691)
Net assets available for benefits at beginning of year	5,266,151	6,983,842
Net assets available for benefits at end of year	$6,638,198	$5,266,151

See accompanying notes to financial statements.

Integrity Savings and Retirement Plan

Notes to Financial Statements

Note 1 Plan Description

The following description of Integrity Savings and Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution 401(k) retirement plan covering substantially all employees of Integrity Mutual Insurance Company (the "Company") who have completed one month of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Participating employees may make voluntary contributions, not to exceed 60% of eligible compensation and limits mandated by the Internal Revenue Code (IRC), as defined in the plan document. Effective July 1, 2008, eligible employees are automatically entered into the Plan with a deferral of 6% of their eligible compensation if no election is made. Participants may also contribute amounts representing distributions from other qualified retirement plans. Rollovers are not matched. The Company provides discretionary matching contributions based on a percentage of the participant's salary deferral contribution. Prior to July 1, 2008, the Company also provided a discretionary profit sharing contribution, which was allocated based on the participant's compensation in relation to total compensation of all participants entitled to receive the profit sharing contribution. Effective July 1, 2008, the Company provides a discretionary nonelective contribution to employees hired on or after July 1, 2008. The discretionary contributions are determined annually by the Company's Board of Directors. The discretionary matching contribution for 2009 and 2008 for each participant was 50% of the first 6% of eligible compensation contributed to the Plan. During 2009 and 2008, the employer match totaled $154,526 and $156,033, respectively. There was no discretionary profit sharing contributions made for 2008. The discretionary nonelective contribution for 2009 and 2008 was 6% of eligible compensation. During 2009 and 2008, the employer nonelective contribution totaled $45,386 and $6,680, respectively.

Note 1 Plan Description (Continued)

Participant Accounts

All investments in the participants' accounts are participant-directed. The Plan allows participants to select from a variety of a common/collective trust fund and mutual funds.

Each participant's account is credited with the participant's contribution; the Company's discretionary matching, profit sharing, and nonelective contributions; and an allocation of plan earnings/losses and is reduced for withdrawals and certain administrative expenses not paid by the Company. Plan earnings/losses are determined and credited to each participant's account on a daily basis based on the participant's investment elections and account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are 100% vested in their salary deferral and rollover contributions plus actual earnings/losses thereon. Effective July 1, 2008, participants hired prior to July 1, 2005, are 100% vested in all employer discretionary matching and discretionary profit sharing contributions. Participants hired after July 1, 2005, vest in the Company's discretionary matching contributions at a rate of 20% each year beginning with the first year, with the participant becoming fully vested after five years of service. Also effective July 1, 2008, participants hired before July 1, 2008, but after July 1, 2005, are 100% vested in employer discretionary profit sharing contributions. Participants eligible for the Company's discretionary nonelective contributions become fully vested after three years of service. Participants who leave the Company because of normal retirement, disability, or death are considered to be 100% vested.

Participant Loans

Participants may borrow from their accounts up to a maximum amount equal to the lesser of $50,000 or 50% of their vested account balance. Loan terms range from one to five years or up to ten years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with similar loans made by the plan administrator. Interest rates on existing loans range from 3.25% to 8.25%. Principal and interest are paid ratably through payroll deductions.

Note 1 Plan Description (Continued)

Payment of Benefits

Plan benefits are available at normal retirement (age 59½), disability retirement, death, and termination of employment with vested interests. A participant may elect to receive a single lump-sum payment or installment payments. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account in one of the above forms.

Forfeitures

Plan forfeitures arise as a result of participants who terminate service with the Company before becoming 100% vested in the employer's discretionary matching, profit sharing, and nonelective contributions. These forfeitures are first used for payment of plan administrative expenses with remaining forfeitures used to reduce employer contributions. At December 31, 2009, there were no unallocated forfeited accounts. At December 31, 2008, unallocated forfeited accounts totaled $4,017. Also, in 2009 and 2008, employer contributions were reduced by $6,198 and $1,412, respectively, from forfeited nonvested accounts.

Plan Termination

The employer intends to continue the Plan indefinitely; however, the employer reserves the right to terminate the Plan at any time. In the event of termination, all amounts credited to participants' accounts shall become 100% vested and distributed to participants in accordance with the Plan's provisions.

Note 2 Summary of Significant Accounting Policies

Method of Accounting

The financial statements of Integrity Savings and Retirement Plan are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The statements of changes in net assets available for benefits are prepared on a contract value basis.

Use of Estimates in Preparation of Financial Statements

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

Investment Valuation and Income Recognition

The Plan's 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. See Note 4 for discussion of fair value measurements.

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

Note 2 Summary of Significant Accounting Policies (Continued)

Expenses of the Plan

Administrative expenses, investment advisory fees, and substantially all other expenses incurred in conjunction with the Plan are paid by the Company.

Payment of Benefits

Distributions to participants are recorded when paid.

New Accounting Pronouncement

In June 2009, the Financial Accounting Standards Board (FASB) established the FASB Accounting Standards Codification (ASC) as the single authoritative source for accounting principles generally accepted in the United States (GAAP). The ASC was effective for financial statements that cover interim and annual periods ended after September 15, 2009. While not intended to change GAAP, the ASC significantly changed the way in which the accounting literature is organized. Because the ASC completely replaced existing standards, it affected the way GAAP is referenced by plans in their financial statements and accounting policies.

Subsequent Events

Subsequent events have been evaluated through September 30, 2010, which is the date the financial statements were available to be issued.

Note 3 Investments

The following is a schedule of investments that individually represent 5% or more of the Plan's net assets at December 31:

	2009		2008	
	Asset Fair Value	Percent of Net Assets	Asset Fair Value	Percent of Net Assets
Common/collective trust fund:				
Fidelity Managed Income Portfolio	$523,947	7.9	$517,164	9.8
Mutual funds:				
Eaton Large Cap Value A Fund	660,473	9.9	*	*
Fidelity Equity Income Fund	*	*	555,274	10.5
Fidelity Freedom 2020 Fund	1,229,066	18.5	786,290	14.9
Fidelity Freedom 2030 Fund	331,123	5.0	*	*
Fidelity Fund	594,656	9.0	424,171	8.1
Fidelity International Discovery Fund	449,872	6.8	372,497	7.1
Fidelity Mid Cap Stock Fund	482,565	7.3	283,191	5.4
Fidelity Puritan Fund	490,523	7.4	443,986	8.4
Fidelity U.S. Bond Index Fund	333,149	5.0	538,610	10.2

*Represents less than 5% of the Plan's net assets for this year.

During 2009 and 2008, the Plan's mutual funds (including investments bought and sold as well as those held at year-end) appreciated (depreciated) in value by $1,158,238 and ($2,569,060), respectively.

Note 4 Fair Value Measurements

FASB ASC 820, *Fair Value Measurements and Disclosures,* provides the framework for measuring fair value. That framework provides a fair value hierarchy which prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets.
- Quoted prices for identical or similar assets or liabilities in inactive markets.
- Inputs other than quoted prices that are observable for the asset or liability.
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

Note 4 Fair Value Measurements (Continued)

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2009 and 2008.

Common/collective trust fund: Valued based on the Plan's interest in the common/collective trust. The common/collective trust is valued at fair value based on the common/collective trust's underlying investments as based on information reported by the investment advisor using audited financial statements.

Mutual funds: Valued at the net asset value (NAV) provided by the administrator of the fund. The NAV is based on the value of the underlying assets of the fund, minus its liabilities, and then divided by the number of shares outstanding. The NAV is the quoted price in an active market.

Participant loans: Valued at amortized cost, which approximates fair value.

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

Note 4 Fair Value Measurements (Continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008:

	Assets at Fair Value as of December 31, 2009			
	Level 1	Level 2	Level 3	Total
Common/collective trust fund - Managed income fund	$0	$0	$523,947	$523,947
Mutual funds:				
Balanced/Hybrid fund	490,523	0	0	490,523
Blended funds	862,120	0	0	862,120
Bond funds	381,869	0	0	381,869
Foreign large blend fund	449,872	0	0	449,872
Growth funds	642,453	0	0	642,453
LifeCycle funds	2,410,905	0	0	2,410,905
Real estate funds	14,336	0	0	14,336
Value funds	725,297	0	0	725,297
Total mutual funds	5,977,375	0	0	5,977,375
Participant loans	0	0	81,748	81,748
Total assets at fair value	$5,977,375	$0	$605,695	$6,583,070

Note 4 Fair Value Measurements (Continued)

	Assets at Fair Value as of December 31, 2008			
	Level 1	Level 2	Level 3	Total
Common/collective trust fund - Managed income fund	$0	$0	$517,164	$517,164
Mutual funds:				
Balanced/Hybrid fund	443,986	0	0	443,986
Blended funds	647,071	0	0	647,071
Bond funds	555,616	0	0	555,616
Foreign large blend fund	372,497	0	0	372,497
Growth funds	383,349	0	0	383,349
LifeCycle funds	1,612,738	0	0	1,612,738
Real estate fund	7,524	0	0	7,524
Value funds	605,920	0	0	605,920
Total mutual funds	4,628,701	0	0	4,628,701
Participant loans	0	0	85,709	85,709
Total assets at fair value	$4,628,701	$0	$602,873	$5,231,574

Note 4 Fair Value Measurements (Continued)

Level 3 Gains and Losses

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

	Common/ Collective Trust Fund	Participant Loans
Balance, beginning of year	$517,164	$85,709
Interest	9,120	5,105
Purchases, sales, issuances, and settlements (net)	(2,337)	(9,066)
Balance, end of year	$523,947	$81,748

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2008:

	Common/ Collective Trust Fund	Participant Loans
Balance, beginning of year	$435,250	$117,736
Interest	17,633	7,040
Purchases, sales, issuances, and settlements (net)	64,281	(39,067)
Balance, end of year	$517,164	$85,709

Note 5 Information Certified by Plan Trustee

The plan administrator has elected the method of annual reporting compliance 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's trustee, Fidelity Management Trust Company, has certified the following data included in the accompanying financial statements and supplemental schedule is complete and accurate:

(a) Investments as shown in the statements of net assets available for benefits, except for the adjustment from fair value to contract value for fully benefit-responsive investment contracts.

(b) Net appreciation (depreciation) in fair value of investments and interest and dividends as shown in the statements of changes in net assets.

(c) Investment information as disclosed in Note 3, and on Schedule H, Line 4i - Schedule of Assets (Held at End of Year).

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

Note 6 Party-in-Interest Transactions

Certain plan investments are shares of a common/collective trust fund and mutual funds managed by Fidelity Management Trust Company. Fidelity Management Trust Company is the trustee as defined by the Plan and, therefore, these transactions qualify as part-in-interest transactions. These transactions are not, however, considered prohibited transactions under Section 408(b) of the ERISA regulations. Fees paid by the Plan to the trustee for the investment management services amounted to $1,176 and $1,171 for 2009 and 2008, respectively.

Note 7 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 statements of net assets available for benefits and statements of changes in net assets available for benefits.

Note 8 Tax-Exempt Status of the Plan

The Internal Revenue Service has determined and informed the Company by a letter dated June 26, 2003, that the Plan is designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan continues to be operated in accordance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 9 Reconciliation of Financial Statements to Form 5500

As described in Note 2, the Plan's investment contracts are reported at fair value with an adjustment to contract value to arrive at net assets available for benefits on the financial statements. The Form 5500 presented net assets available for benefits at fair value.

Following is a reconciliation of net assets available for benefits per the financial statements at December 31 to Form 5500:

	2009	2008
Net assets available for benefits per the financial statements	$6,638,198	$5,266,151
Less - Adjustment from fair value to contract value for fully benefit-responsive investment contracts held by Fidelity Managed Income Portfolio	9,742	27,897
Net assets available for benefits per Form 5500	$6,628,456	$5,238,254

Following is a reconciliation of net appreciation (depreciation) in fair value of investments per the financial statements to Form 5500:

	2009	2008
Net appreciation (depreciation) in fair value of investments per the financial statements	$1,158,238	($2,569,060)
Adjustment from fair value to contract value for fully benefit-responsive investment contracts held by Fidelity Managed Income Portfolio	18,155	(23,167)
Net appreciation (depreciation) in fair value of investments per Form 5500	$1,176,393	($2,592,227)

Supplemental Schedule

Integrity Savings and Retirement Plan

Plan's EIN #39-0367560 Plan #002

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2009

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	Common/collective trust:		
Fidelity Management Trust Company*	533,689.460 units - Fidelity Managed Income Portfolio	$N/R	$523,947
	Mutual funds:		
Baron	1,073.084 shares - Small Cap Fund	N/R	20,668
Cohen & Steers	20.673 shares - Realty Fund	N/R	973
Eaton	39,454.793 shares - Large Cap Value A Fund	N/R	660,473
Fidelity Management Trust Company*	6,496.482 shares - Fidelity Capital Appreciation Fund	N/R	139,220
	1,120.885 shares - Fidelity Freedom 2000 Fund	N/R	12,722
	567.763 shares - Fidelity Freedom 2005 Fund	N/R	5,695
	11,048.817 shares - Fidelity Freedom 2010 Fund	N/R	138,221
	15,024.449 shares - Fidelity Freedom 2015 Fund	N/R	156,555
	97,933.633 shares - Fidelity Freedom 2020 Fund	N/R	1,229,066
	14,777.263 shares - Fidelity Freedom 2025 Fund	N/R	153,536
	26,725.020 shares - Fidelity Freedom 2030 Fund	N/R	331,123
	8,736.849 shares - Fidelity Freedom 2035 Fund	N/R	89,640
	32,892.932 shares - Fidelity Freedom 2040 Fund	N/R	235,513
	3,856.322 shares - Fidelity Freedom 2045 Fund	N/R	32,663
	2,630.887 shares - Fidelity Freedom 2050 Fund	N/R	21,968
	391.328 shares - Fidelity Freedom Income Fund	N/R	4,203
	20,982.928 shares - Fidelity Fund	N/R	594,656
	14,822.812 shares - Fidelity International Discovery Fund	N/R	449,872
	5,134.839 shares - Fidelity Low Priced Stock Fund	N/R	164,007
	20,604.818 shares - Fidelity Mid Cap Stock Fund	N/R	482,565

Integrity Savings and Retirement Plan

Plan's EIN #39-0367560 Plan #002

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) (Continued)

December 31, 2009

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	Mutual funds: (Continued)		
Fidelity Management Trust Company*	30,543.146 shares - Fidelity Puritan Fund	$N/R	$490,523
	662.843 shares - Fidelity Real Estate Investments Fund	N/R	13,363
	1,184.721 shares - Fidelity Small Cap Value Fund	N/R	15,022
	30,121.975 shares - Fidelity U.S. Bond Index Fund	N/R	333,149
Lord Abbett	3,790.098 shares - Mid Cap Value A Fund	N/R	49,802
PIMCO	4,511.114 shares - Total Return Adm Fund	N/R	48,720
RS	3,914.423 shares - Partners A Fund	N/R	101,227
Spartan	70.629 shares - Total Market Index Fund	N/R	2,230
	Total mutual funds		5,977,375
Participant Loans	3.25% to 8.25% notes, maturing over the next five years		81,748
	Total assets (held at end of year)		$6,583,070

*Party-in-interest

N/R - Cost information is not required for participant-directed investments.