Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500-SF.

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OMB Nos. 1210-0110 1210-0089

2010

This Form is Open to Public Inspection

	art I Annual Report Identification Information						
For	calendar plan year 2010 or fiscal plan year beginning 01/01/201	_	and ending	12/31/	2010 		
A	This return/report is for:	multiple-e	employer plan (not multiemployer)		one-participa	int plan	
В	This return/report is for: first return/report	final retur	n/report				
	an amended return/report	short plar	year return/report (less than 12 m	onths)			
C	Check box if filing under: Form 5558	automatio	extension		DFVC progra	am	
	special extension (enter descripti	on)					
Pa	Irt II Basic Plan Information—enter all requested inform	nation					
1a	Name of plan			1b	Three-digit		
NAT	JRAL DECORATIONS, INC. 401(K) RETIREMENT PLAN				plan number (PN) ▶	001	
				10	Effective date o	f plan	
				'	01/01/1		
	Plan sponsor's name and address (employer, if for single-employer	r plan)		2b	Employer Identi		
NAT	JRAL DECORATIONS, INC.			_	(EIN) 63-047		
POE	BOX 847			2C	Plan sponsor's t	telephone number 7-7077	
BRE	NTON, AL 36427-0847			2d	Business code ((see instructions)	
					339900)	
3a NATI	Plan administrator's name and address (if same as Plan sponsor, 6 JRAL DECORATIONS, INC. P O BOX 84	enter "Same 17	e ")	3b	Administrator's 63-047		
	BREWTON,		0847	3c		telephone number	
					334-86	7-7077	
	f the name and/or EIN of the plan sponsor has changed since the la		port filed for this plan, enter the	4b	EIN		
I	name, EIN, and the plan number from the last return/report. Sponse	or's name		4c	PN		
5a	Total number of participants at the beginning of the plan year					53	
	b Total number of participants at the end of the plan year			. 5b			
С	Total number of participants with account balances as of the end of			0.0			
	complete this item)			. 5c		41	
_	Were all of the plan's assets during the plan year invested in eligib		'			Yes No	
b	Are you claiming a waiver of the annual examination and report of under 29 CFR 2520.104-46? (See instructions on waiver eligibility					X Yes ☐ No	
	If you answered "No" to either 6a or 6b, the plan cannot use F		•				
Pa	rt III Financial Information						
7	Plan Assets and Liabilities		(a) Beginning of Year		(b) End	of Year	
а	Total plan assets	7a	202820)4		1930729	
b	Total plan liabilities	7b					
C	Net plan assets (subtract line 7b from line 7a)	7с	202820)4		1930729	
8	Income, Expenses, and Transfers for this Plan Year		(a) Amount		(b) 1	Total	
а	Contributions received or receivable from:	90(4)	20.	14			
	(1) Employers	8a(1)	2079	99			
	(2) Participants						
b	Other income (loss)		2030	16			
C	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)					225829	
d	Benefits paid (including direct rollovers and insurance premiums	60					
_	to provide benefits)	8d	32119	93			
е	Certain deemed and/or corrective distributions (see instructions)	8e					
f	Administrative service providers (salaries, fees, commissions)	8f	211	11			
g	Other expenses	8g					
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h				323304	
i	Net income (loss) (subtract line 8h from line 8c)	<u>8i</u>				-97475	
i	Transfers to (from) the plan (see instructions)	gi					

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ı	Part I	V	Plan	(`hara	cteristi	~

9a 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 2K

b	If th	ne plan provides welfare benefits, enter the applicable welfare feature codes from	the List of Plan Chara	acterist	tic Co	des in t	the instru	ctions	:	
art	: V	Compliance Questions								
0	Du	uring the plan year:			Yes	No		Ame	ount	
а	Wa	as there a failure to transmit to the plan any participant contributions within the tim 9 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction F		10a		X				
b		ere there any nonexempt transactions with any party-in-interest? (Do not include to be a line 10a.)		10b		X				
C Was the plan covered by a fidelity bond?										100000
d	d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?									
е	ins	ere any fees or commissions paid to any brokers, agents, or other persons by an surance service or other organization that provides some or all of the benefits und structions.)	10e		X					
f	На	as the plan failed to provide any benefit when due under the plan?		10f		X				
g	Dio	d the plan have any participant loans? (If "Yes," enter amount as of year end.)		10g		X				
h		this is an individual account plan, was there a blackout period? (See instructions a s20.101-3.)		10h		X				
i		10h was answered "Yes," check the box if you either provided the required notice ceptions to providing the notice applied under 29 CFR 2520.101-3		10i						
art		Pension Funding Compliance								
11		this a defined benefit plan subject to minimum funding requirements? (If "Yes," se 00))							Yes	X No
2		this a defined contribution plan subject to the minimum funding requirements of s							Yes	X No
а	(If '	"Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.) a waiver of the minimum funding standard for a prior year is being amortized in thi anting the waiver.	s plan year, see instru	ctions,	and e	enter th	e date of	the le		
lf :	you	completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.		_		I			
b	En	ter the minimum required contribution for this plan year				12b				
		ter the amount contributed by the employer to the plan for this plan year				12c				
	ne	btract the amount in line 12c from the amount in line 12b. Enter the result (enter a gative amount)				12d				7
е	Wi	Il the minimum funding amount reported on line 12d be met by the funding deadlin	ne?				Yes	1	No	N/A
art	VII	Plan Terminations and Transfers of Assets								_
3а	Ha	as a resolution to terminate the plan been adopted during the plan year or any prior	r year?				1		Yes	X No
	If "	Yes," enter the amount of any plan assets that reverted to the employer this year.				13a				
b		ere all the plan assets distributed to participants or beneficiaries, transferred to an the PBGC?		under 	the co	ontrol			Yes	X No
С		during this plan year, any assets or liabilities were transferred from this plan to and nich assets or liabilities were transferred. (See instructions.)	other plan(s), identify the	he plai	n(s) to)				
1	3c(1) Name of plan(s):		13c(2) EIN(s)			13c(3)	PN(s)		
Caut	ion:	: A penalty for the late or incomplete filing of this return/report will be asses	sed unless reasonab	le cau	se is	establ	ished.			
Jnde SB o	er pe r Sc	enalties of perjury and other penalties set forth in the instructions, I declare that I hebedule MB completed and signed by an enrolled actuary, as well as the electronic is true, correct, and complete.	ave examined this retu	urn/rep	ort, ir	ncludin	g, if applic			
010		Filed with authorized/valid electronic signature. 07/26/2011	CAROL F. GORE	ΟY						
SIG	N .									

SIGN	Filed with authorized/valid electronic signature.	07/26/2011	CAROL F. GORDY
HERE	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

Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee

Complete all entries in accordance with the instructions to the Form 5500-SF.

2010

This Form is Open to Public Inspection

OMB Nos. 1210-0110

1210-0089

Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

	art I Annual Report Identification Information						
For	calendar plan year 2010 or fiscal plan year beginning	01/01/2	2010 and ending		12/31/2010		
Α	This return/report is for:	multiple-	employer plan (not multiemployer)		one-participant plan		
В	This return/report is for: first return/report	final retu	rn/report		_		
	an amended return/report	short pla	n year return/report (less than 12 mor	nths)			
С	Check box if filing under: Form 5558	automati	cextension		DFVC program		
•	special extension (enter description)	on)				,	
Pa	art II Basic Plan Information—enter all requested inform		·				
	Name of plan			1b	Three-digit	****	
	NATURAL DECORATIONS, INC.				plan number		
	401(K) RETIREMENT PLAN				(PN) 00	1	
				1C	Effective date of plan 01/01/1993		
2a	Plan sponsor's name and address (employer, if for single-employer	plan)		2b	Employer Identification Nur	nber	
	Plan sponsor's name and address (employer, if for single-employer NATURAL DECORATIONS, INC.	p			(EIN) 63-0476225		
				2c	Plan sponsor's telephone r	umber	
	P O Box 847			2d	(334) 867-7077 Business code (see instruc	tional	
	BREWTON		AL 36427-0847	Zu	339900	110115)	
3a	Plan administrator's name and address (if same as Plan sponsor, e	nter "Sam		3b	Administrator's EIN		
			•	30	Administrator's talantana		
				3c Administrator's telephone num			
	f the name and/or EiN of the plan sponsor has changed since the la		port filed for this plan, enter the	4b	EIN		
1	name, EIN, and the plan number from the last return/report. Sponso	r's name		4c	PN		
5a	Total number of participants at the beginning of the plan year					53	
_	Total number of participants at the end of the plan year			5a 5b	·····		
	Total number of participants with account balances as of the end of			30		41	
	complete this item)			5c		41	
	Were all of the plan's assets during the plan year invested in eligib				X Yes	☐ No	
b	Are you claiming a waiver of the annual examination and report of under 29 CFR 2520.104-46? (See instructions on waiver eligibility a				X Yes	П №	
	If you answered "No" to either 6a or 6b, the plan cannot use Fo		-			□	
Pa	rt III Financial Information				, , , , , , , , , , , , , , , , , , ,		
7	Plan Assets and Liabilities	Park y	(a) Beginning of Year		(b) End of Year		
а	Total plan assets	7a	2,028,20	4	1,93	0,729	
b	Total plan liabilities	7b					
С	Net plan assets (subtract line 7b from line 7a)	7c	2,028,20	4	1,93	0,729	
8	Income, Expenses, and Transfers for this Plan Year		(a) Amount	ļ.,.	(b) Total	-,	
а	Contributions received or receivable from: (1) Employers	8a(1)	2,01	4			
	(2) Participants	8a(2)	20,79				
	(3) Others (including rollovers)	8a(3)	20113				
b	Other income (loss)	8b	203,01	6			
c	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c			22	5,829	
d	Benefits paid (including direct rollovers and insurance premiums						
	to provide benefits)	8d	321,19	3			
_	Certain deemed and/or corrective distributions (see instructions)	8e					
f	Administrative service providers (salaries, fees, commissions)	8f	2,11	4			
g	Other expenses.	8g		1977	हर जे किए के स्थापन के किए हैं जो है जो है जिस्से के स्थापन के लिए हैं जो है जो है जो है जो है जो है जो है जो 		
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		-		3,304	
1	Net income (loss) (subtract line 8h from line 8c)	8i		1	(97	,475)	
J	Transfers to (from) the plan (see instructions)	8j			garagi kecamatan kendalah beraik dalam beraik dalam beraik dalam beraik dalam beraik dalam beraik dalam beraik Salambah dalam beraik dalam bera		

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Par	t IV Plan Characteristics		_						
9a	If the plan provides pension benefits, enter the applicable pension fe	eature codes from the	List of Plan Charac	teristic	Code	s in th	ne instruction	ons:	
Ja	2E 2F 2G 2K								
b	If the plan provides welfare benefits, enter the applicable welfare fee	ature codes from the	List of Plan Charact	teristic	Code	s in th	e instructio	ns:	
Parl	V Compliance Questions								
10	During the plan year:			Y	'es I	No	Α	mount	
а	Was there a failure to transmit to the plan any participant contribution 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduce)	iary Correction Progr	am) 1	10a		х			
b	Were there any nonexempt transactions with any party-in-interest? on line 10a.)			10b		х		· · · · · · · · · · · · · · · · · ·	
С	Was the plan covered by a fidelity bond?			10c	х			100,	000
d	Did the plan have a loss, whether or not reimbursed by the plan's fid or dishonesty?	•		l0d		х			
е	Were any fees or commissions paid to any brokers, agents, or other insurance service or other organization that provides some or all of instructions.)	the benefits under th	e plan? (See	I0e		х			
f	Has the plan failed to provide any benefit when due under the plan?	·		10f		х			
g	Did the plan have any participant loans? (If "Yes," enter amount as	of vear end)	-	·•·		x			
_	If this is an individual account plan, was there a blackout period? (S 2520.101-3.)	ee instructions and 2	9 CFR	10g 10h		x			
i	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.101-	required notice or or	ne of the	10i	-	<u>Λ</u>			
David		J		101	!	ari		<u>Siliterre falle 1,4 ff</u>	3-13-5
<u> 11</u>	VI Pension Funding Compliance Is this a defined benefit plan subject to minimum funding requirement	to 2 /If IIVon II non ins	trustions and sampl	oto Co	bodul.	- CD /			
• •	5500))							Yes X	No
12	Is this a defined contribution plan subject to the minimum funding re							Yes X	No
	(If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicate	ole.)							
а	If a waiver of the minimum funding standard for a prior year is being								
ı£.	granting the waiverrou completed lines 3, 9, and 10 of Schedule I				L	Jay	Y	ear	—
					12	2b			
	Enter the minimum required contribution for this plan year				12	-			
C	Enter the amount contributed by the employer to the plan for this pla	•			'4	20			
d	Subtract the amount in line 12c from the amount in line 12b. Enter the negative amount)					2d 📗	·		
7. 7	Will the minimum funding amount reported on line 12d be met by the	funding deadline?				·	Yes	No l	N/A
Part	VII Plan Terminations and Transfers of Assets				· · · · · · · · · · · · · · · · · · ·				
13a	Has a resolution to terminate the plan been adopted during the plan	year or any prior yea	ar?			•		Yes X	No
	If "Yes," enter the amount of any plan assets that reverted to the em	ployer this year			1:	3a			
b	Were all the plan assets distributed to participants or beneficiaries, to of the PBGC?							Yes X	No
С	If during this plan year, any assets or liabilities were transferred from which assets or liabilities were transferred. (See instructions.)	n this plan to another	plan(s), identify the	plan(s) to				
1	3c(1) Name of plan(s):			13c(2) EIN(s) 13c(3)			13c(3) PN	l(s)	
		•							
	·								
Cauti	on: A penalty for the late or incomplete filing of this return/report	rt will be assessed	unless reasonable	cause	is es	tablis	hed.		
SB or	r penalties of perjury and other penalties set forth in the instructions, Schedule MB completed and signed by an enrolled actuary, as well , it is true, correct, and complete.								
SIGI	i au tody		Carol F. Gor	dy:					
HER	Signature of plan administrator	Date 7,25.1/	Enter name of indi		signin	g as r	lan admini	strator	
6101			Carol F. Gor						
SIGN		Date 7.25 11			eianin	a oc o	mnlover	nlan ananca	
	Torangrare or embroser/high shorteon	Date 1.20 11	Enter name of indi	viuual	aigillí	y as e	III pioyei oi	hiati sholist	<i>.</i> 1