## Form 5500

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**HERE** 

SIGN **HERE**  Signature of employer/plan sponsor

## 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

2010

This Form is Open to Public

					Inspection		
Part I	Annual Report Iden	ntification Information					
For cale	ndar plan year 2010 or fiscal	plan year beginning 01/01/2010		and ending 12/31/2	2010		
A This	eturn/report is for:	a multiemployer plan;	a multiple	e-employer plan; or			
		x a single-employer plan;	a DFE (s	pecify)			
		<del>_</del>	_				
<b>B</b> This	eturn/report is:	the first return/report;	the final r	eturn/report;			
	·	an amended return/report;	a short pl	an year return/report (less t	han 12 months).		
C If the	plan is a collectively-bargaine	ed plan, check here	<u> </u>				
	k box if filing under:	X Form 5558;	_	extension;	the DFVC program;		
<b>D</b> Onco	K BOX II IIIIII G GIIGGI.	special extension (enter desc	ш	,			
Part	II Racio Plan Inform	nation—enter all requested information					
	ne of plan	nation—enter all requested informa	uon		<b>1b</b> Three-digit plan 501		
	M CRAFT LAMINATES, INC.	CAFETERIA PLAN			number (PN) ▶		
					1c Effective date of plan		
					08/01/1990		
	sponsor's name and addres ress should include room or s	s (employer, if for a single-employer p	olan)		<b>2b</b> Employer Identification Number (EIN)		
`	M CRAFT LAMINATES, INC.	,			59-1353379		
000.0.					2c Sponsor's telephone		
					number		
	MANHATTAN AVE	4705 N. M.	ANHATTAN AVE		813-877-7100		
TAMPA,	FL 33614-6921	TAMPA, FI	L 33614-6921		2d Business code (see instructions)		
					337000		
Caution	: A penalty for the late or in	complete filing of this return/report	t will be assessed u	unless reasonable cause i	s established.		
		penalties set forth in the instructions, I					
statemer	nts and attachments, as well a	as the electronic version of this return	/report, and to the be	est of my knowledge and be	eller, it is true, correct, and complete.		
CION	Filed with authorized/valid ele	octronic cianaturo	00/00/0044				
SIGN HERE	r neu with authonzeu/vallu ele	ctronic signature. 08/30/2011 SALLY BLANTON		SALLY BLAINTUIN			
	Signature of plan adminis	trator	Date	Enter name of individual s	signing as plan administrator		
SIGN	Filed with authorized/valid ele	ectronic signature.	08/30/2011	SALLY BLANTON			

Date

Signature of DFE Date Enter name of individual signing as DFE For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2010) v.092307.1

Enter name of individual signing as employer or plan sponsor

	Form 5500 (2010) Page <b>2</b>			
3a CU	Plan administrator's name and address (if same as plan sponsor, enter "Same")  JSTOM CRAFT LAMINATES, INC.			ninistrator's EIN 353379
	05 N. MANHATTAN AVE MPA, FL 33614-6921	1	nun	ninistrator's telephone nber 877-7100
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the plan number from the last return/report:	e name, EIN and		<b>4b</b> EIN
а	Sponsor's name		Ī	4c PN
5	Total number of participants at the beginning of the plan year	5		
6	Number of participants as of the end of the plan year (welfare plans complete only lines 6a, 6b, 6c, and 6d).			
а	Active participants	6a	1	
b	Retired or separated participants receiving benefits	6b	,	

6c

6d

6e

6f

6g

6h

7

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

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: 4A

Other retired or separated participants entitled to future benefits.....

Subtotal. Add lines 6a, 6b, and 6c.

Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....

Total. Add lines 6d and 6e

complete this item).....

Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) ......

Number of participants with account balances as of the end of the plan year (only defined contribution plans

h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....

7

9a	Plan funding arrangement (check all that apply)				fit a	arrangement (check all that apply)			
	<b>(1)</b>	Insurance		(1)	X	Insurance			
	(2)	Code section 412(e)(3) insurance contracts		(2)		Code section 412(e)(3) insurance contracts			
	(3)	Trust		(3)		Trust			
	(4)	General assets of the sponsor		(4)		General assets of the sponsor			

0 Check	all app	olicable boxes in 10a and 10b to indicate which schedules are atta	ached, and,	where indicated, enter the number attached. (See instructions)
a Pensi	on Sch	nedules	b Genera	al Schedules
(1)		R (Retirement Plan Information)	(1)	H (Financial Information)
(2)		MB (Multiemployer Defined Benefit Plan and Certain Money	(2)	I (Financial Information – Small Plan)
	_	Purchase Plan Actuarial Information) - signed by the plan	(3)	A (Insurance Information)
		actuary	(4)	C (Service Provider Information)
(3)		SB (Single-Employer Defined Benefit Plan Actuarial	(5)	<b>D</b> (DFE/Participating Plan Information)
		Information) - signed by the plan actuary	(6)	<b>G</b> (Financial Transaction Schedules)

## **SCHEDULE A** (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

## **Insurance 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

2010

Pension Benefit Guaranty Co	s are required to provide to ERISA section 103(a)(2)		on		n is Open to Public Inspection		
For calendar plan year 20	10 or fiscal pla	an year beginning 01/01/2010	0	and en	ding 12	/31/2010	
A Name of plan CUSTOM CRAFT LAMINATES, INC. CAFETERIA PLAN				B Three plan	e-digit number (PI	N) <b>•</b>	501
C Plan sponsor's name as shown on line 2a of Form 5500. CUSTOM CRAFT LAMINATES, INC.				<b>D</b> Employ 59-135		ation Number (	EIN)
	Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.						
1 Coverage Information:							
(a) Name of insurance ca UNION SECURITY INSU		(d) Contract or	(e) Approximate nu			Policy or co	ntract year
<b>(b)</b> EIN	code	identification number	persons covered a policy or contrac	/t\ Lrom		From	<b>(g)</b> To
81-0170040	70408	004D06889	pency a commo	6	01/01/2010 he agents, brokers, and ot		12/31/2010
2 Insurance fee and com descending order of the		nation. Enter the total fees and t	otal commissions paid. L	ist in item 3	the agents	brokers, and o	ther persons in
(a) Total amount of commissions paid (b) Total amount of fees paid							
		80					
3 Persons receiving com	missions and	fees. (Complete as many entrie	es as needed to report all	persons).			
		and address of the agent, broke		m commissi	ons or fees	were paid	
JUSTER & ASSOCIATES	SINC		BOX 10657 MPA, FL 33679				
(b) Amount of sales ar	nd base	F	ees and other commission	ns paid			
commissions pa		(c) Amount		(d) Purpose	)		(e) Organization code
80							
	(a) Name	and address of the agent, broke	er, or other person to who	m commissi	ons or fees	were paid	
(b) Amount of sales and base Fees and other commissions paid							
commissions pa	id	(c) Amount		(d) Purpose	)		(e) Organization code

Schedule A (Form 5500)	2010	Page <b>2-</b>		
(a) No	me and address of the agent, broke	ar or other person to whom	commissions or foos wore paid	
(a) Na	me and address of the agent, broke	er, or other person to whom	commissions of fees were paid	
(b) Amount of sales and base		Fees and other commission		(e) Organization
commissions paid	(c) Amount		(d) Purpose	code
(a) Na	me and address of the agent, broke	or other person to whom	commissions or fees were naid	
(a) Na	ine and address of the agent, bloke	ii, or other person to whom	commissions of fees were paid	
(b) Amount of sales and base		Fees and other commission		(e) Organization
commissions paid	(c) Amount		(d) Purpose	code
(a) Na	me and address of the agent, broke	er or other person to whom	commissions or fees were paid	
(a) No	and and address of the agent, prone	w, or other percent to whem	COMMISSIONIC OF 1000 WORD PAIG	
		Face and other commission	ao naid	
(b) Amount of sales and base commissions paid	(c) Amount	Fees and other commission	(d) Purpose	(e) Organization code
	(o) runount		(a) i dipoco	
<b>(a)</b> Na	me and address of the agent, broke	er, or other person to whom	commissions or fees were paid	
(b) Amount of sales and base		Fees and other commission	ns paid	(e) Organization
commissions paid	(c) Amount		(d) Purpose	code
	• •			
<b>(a)</b> Na	me and address of the agent, broke	er, or other person to whom	commissions or fees were paid	
(b) Amount of sales and base		Fees and other commission	ns paid	(e) Organization
commissions paid	(c) Amount		(d) Purpose	code

Part II		Investment and Annuity Contract Information Where individual contracts are provided, the entire group of such indivithis report.	ridual contracts	with each carrier may	be treated	d as a unit for purposes of
4	Curre	ent value of plan's interest under this contract in the general account at year	end		4	
		ent value of plan's interest under this contract in separate accounts at year e			5	
		racts With Allocated Funds:				
	а	State the basis of premium rates				
	b	Premiums paid to carrier			6b	
	С	Premiums due but unpaid at the end of the year			6c	
	d	If the carrier, service, or other organization incurred any specific costs in corretention of the contract or policy, enter amount	nnection with th	ne acquisition or	6d	
		Specify nature of costs				
	е	Type of contract: (1) ☐ individual policies (2) ☐ group deferred (3) ☐ other (specify) ▶	d annuity			
	f	If contract purchased, in whole or in part, to distribute benefits from a termin	nating plan che	ck here		
7	Cont	racts With Unallocated Funds (Do not include portions of these contracts ma		<u> </u>		
			ate participation	•		
	b	Balance at the end of the previous year			7b	
	С	Additions: (1) Contributions deposited during the year	7c(1)			
		(2) Dividends and credits	. 7c(2)			
		(3) Interest credited during the year	7c(3)			
		(4) Transferred from separate account	7c(4)			
		(5) Other (specify below)	7c(5)			
		•				
	_	(6)Total additions			7c(6)	
	ď	Total of balance and additions (add <b>b</b> and <b>c(6)</b> )			7d	
		Deductions:				
		(1) Disbursed from fund to pay benefits or purchase annuities during year				
		(2) Administration charge made by carrier	7e(2)			
		(3) Transferred to separate account	7e(3)			
		(4) Other (specify below)	7e(4)			
		•				
		(5) Total deductions			7e(5)	
		Balance at the end of the current year (subtract e(5) from d)			7f	

Page	4
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If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organization(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

Part III

**Welfare Benefit Contract Information** 

8	Ben	efit and contract type (check all applicable boxes)							
	а	Health (other than dental or vision)	<b>b</b> X Dental		С	Vision		d	Life insurance
	e [	Temporary disability (accident and sickness)	f Long-term	disability	g	Supplemental unemp	loyment	hX	Prescription drug
	i ľ	Stop loss (large deductible)	j HMO contr	•	k	<u>-</u> -	,	믐	Indemnity contract
	• L			acı	ı, ∟	11 O contract		'⊔	indeminity contract
	m [	Other (specify)							
9	=xne	erience-rated contracts:							
	•	Premiums: (1) Amount received		9a	(1)				
		(2) Increase (decrease) in amount due but unpaid			(2)				
		(3) Increase (decrease) in unearned premium rese			(3)				
		(4) Earned ((1) + (2) - (3))					9a(4)		
	b	Benefit charges (1) Claims paid			(1)				
		(2) Increase (decrease) in claim reserves			(2)				
		(3) Incurred claims (add (1) and (2))					9b(3)		
		(4) Claims charged					9b(4)		
	С	Remainder of premium: (1) Retention charges (or	an accrual basis	s)					
		(A) Commissions		9c(	)(A)				
		(B) Administrative service or other fees		9c(	)(B)				
		(C) Other specific acquisition costs		9c(′	)(C)				
		(D) Other expenses						_	
		(E) Taxes						_	
		(F) Charges for risks or other contingencies							
		(G) Other retention charges			)(G)				
		(H) Total retention	_		_		9c(1)(H)	)	
		(2) Dividends or retroactive rate refunds. (These	_		_		9c(2)		
	d	Status of policyholder reserves at end of year: (1)					9d(1)		
		(2) Claim reserves					9d(2)		
	_	(3) Other reserves					9d(3)		
10	e	Dividends or retroactive rate refunds due. (Do no	t include amount	entered in <b>c</b> (	<b>2)</b> .)		9e		
10	_	nexperience-rated contracts:				ĺ	100		
	a b	Total premiums or subscription charges paid to call the carrier, service, or other organization incurred					10a		
	D	retention of the contract or policy, other than repo	, ,			•	10b		
	Sp	ecify nature of costs	, ,						
	·	•							
Pa	rt I	/ Provision of Information							
11	Dic	If the insurance company fail to provide any informa	ation necessary to	o complete So	hedule	e A?	Yes	X No	)
12		he answer to line 11 is "Yes," specify the information							