

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
		2010
		This Form is Open to Public Inspection

Part I	Annual Report Identification Information
For calendar plan year 2010 or fiscal plan year beginning <u>01/01/2010</u> and ending <u>12/31/2010</u>	
A This return/report is for:	<input type="checkbox"/> a multiemployer plan; <input type="checkbox"/> a multiple-employer plan; or <input checked="" type="checkbox"/> a single-employer plan; <input type="checkbox"/> a DFE (specify) ____
B This return/report is:	<input type="checkbox"/> the first return/report; <input type="checkbox"/> the final return/report; <input type="checkbox"/> an amended return/report; <input type="checkbox"/> a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	<input type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558; <input type="checkbox"/> automatic extension; <input type="checkbox"/> the DFVC program; <input type="checkbox"/> special extension (enter description)

Part II	Basic Plan Information —enter all requested information
1a Name of plan <u>OPPORTUNITY COUNCIL 403(B) PLAN</u>	1b Three-digit plan number (PN) ► <u>001</u> 1c Effective date of plan <u>01/01/1999</u>
2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) <u>OPPORTUNITY COUNCIL</u> <u>1111 CORNWALL AVENEUE, STE C</u> <u>BELLINGHAM, WA 98225</u>	2b Employer Identification Number (EIN) <u>91-0787820</u> 2c Sponsor's telephone number <u>360-734-5121</u> 2d Business code (see instructions) <u>541930</u>
<u>1111 CORNWALL AVENEUE, STE C</u> <u>BELLINGHAM, WA 98225</u>	<u>1111 CORNWALL AVENEUE, STE C</u> <u>BELLINGHAM, WA 98225</u>

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	<u>Filed with authorized/valid electronic signature.</u>	<u>10/06/2011</u>	<u>DAVID FINET</u>
	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

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2010)
v.092307.1

3a Plan administrator's name and address (if same as plan sponsor, enter "Same") OPPORTUNITY COUNCIL 1111 CORNWALL AVENUE, STE C BELLINGHAM, WA 98225	3b Administrator's EIN 91-0787820 3c Administrator's telephone number 360-734-5121
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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
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5 Total number of participants at the beginning of the plan year	5	132
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	142
b Retired or separated participants receiving benefits.....	6b	149
c Other retired or separated participants entitled to future benefits.....	6c	
d Subtotal. Add lines 6a , 6b , and 6c	6d	291
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	1
f Total. Add lines 6d and 6e	6f	292
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	
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:
 2G 2L 2M

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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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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) <input type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)
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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
		2010
		This Form is Open to Public Inspection

For calendar plan year 2010 or fiscal plan year beginning 01/01/2010 and ending 12/31/2010

A Name of plan <u>OPPORTUNITY COUNCIL 403(B) PLAN</u>	B Three-digit plan number (PN) <u>001</u>
	C Plan sponsor's name as shown on line 2a of Form 5500 <u>OPPORTUNITY COUNCIL</u>
D Employer Identification Number (EIN) <u>91-0787820</u>	

Part I	Asset and Liability Statement
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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)	3318	105
(2) Participant contributions	1b(2)		46
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	239109	256880
(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)		
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	2620829	3359066
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(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	2863256	3616097

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 through 1j)	1k		

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	2863256	3616097
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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)	251934	
(B) Participants	2a(1)(B)	167031	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		418965
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	122	
(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)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		122
(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)	51417	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		51417
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		375793
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		846297

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	87950	
(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)		87950
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)	5506	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		5506
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		93456

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		752841
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) ☒ Disclaimer (4) ☐ Adverse

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

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

(1) Name: AIKEN & SANDERS, INC, P.S. (2) EIN: 91-0870697

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.).....		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.).....		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.)		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.).....		X	
e Was this plan covered by a fidelity bond?.....		X	
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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?		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?		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.).....	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.).....		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?.....		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		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.		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)

**Opportunity Council
403(b) Plan**

Financial Statements

**For the Years Ended
December 31, 2010 & 2009**

Aiken & Sanders, Inc PS

CERTIFIED PUBLIC ACCOUNTANTS
& MANAGEMENT CONSULTANTS

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Independent Auditors' Report

October 7, 2011

Plan Administrator & Participants
Of the Opportunity Council 403(b) Plan
111 Cornwall Ave, Suite C
Bellingham, WA 98225

We were engaged to audit the accompanying statement of net assets available for benefits of the Opportunity Council 403(b) Retirement Plan (the "Plan") as of December 31, 2010, and the related statement of changes in net assets available for benefits for the year ended December 31, 2010 and the supplemental Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2010. 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 Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by Fidelity Management Trust Company, the custodian of the Plan, except for comparing such information with the related information included in the 2010 financial statements and supplemental schedule. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2010 and for the year ended December 31, 2010, that the information provided to the plan administrator by the trustee is complete and accurate.

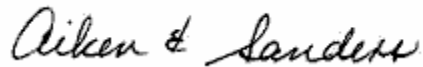
Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedule taken as a whole. The form and content of the information included in the financial statements and supplemental schedule, 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 of America and, in our opinion, are presented in compliance with the Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

We have compiled the accompanying statement of net assets available for benefits of the Plan as of December 31, 2009 and the related statement of changes in net assets available for benefits for the year ended December 31, 2009. We have not audited or reviewed the accompanying financial statements and, accordingly do not express an opinion or provide any assurance about

whether the financial statements are in accordance with accounting principles generally accepted in the United States of America.

Plan management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of the financial statements.

Our responsibility is to conduct the compilation in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist the plan administrator in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements.

A handwritten signature in cursive script that reads "Aiken & Sanders".

Aiken & Sanders Inc. P.S.
Certified Public Accountants
& Management Consultants

Opportunity Council 403(b) Plan

Statement of Net Assets Available for Benefits

As of December 31, 2010 and 2009	2010	2009
	Audited	Compiled
<u>Assets:</u>		
Interest bearing cash	\$ 256,880	\$ 239,109
Investments at fair value (See Note C)	<u>3,359,066</u>	<u>2,620,829</u>
Total investments	<u>3,615,946</u>	<u>2,859,938</u>
Receivables:		
Employer contribution	105	3,318
Participant contributions	<u>46</u>	<u>-</u>
Total receivables	<u>151</u>	<u>3,318</u>
Total assets	3,616,097	2,863,256
<u>Liabilities:</u>		
Accounts payable	<u>-</u>	<u>-</u>
Net assets available for benefits	\$ <u><u>3,616,097</u></u>	\$ <u><u>2,863,256</u></u>

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Statement of Changes in Net Assets Available for Benefits

For the Years Ended December 31, 2010 and 2009	2010	2009
	Audited	Compiled
Additions:		
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments (See note C)	\$ 375,793	\$ 574,486
Dividends	51,417	44,587
Interest	122	1,111
Contributions:		
Participant	167,031	145,258
Employer	251,934	165,761
Total additions	846,297	931,203
Deductions:		
Deductions from net assets attributed to:		
Benefits paid to participants	87,950	63,372
Administration expenses	5,506	4,960
Total deductions	93,456	68,332
Net increase	752,841	862,871
Net assets available for benefits:		
Beginning of year	2,863,256	2,000,385
End of year	\$ 3,616,097	\$ 2,863,256

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2010

A. Description of Plan

The following description of the Opportunity Council ("Company") 403(b) Plan (plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the plan's provisions.

1. General. The plan is a defined contribution plan covering all full-time employees of the Company who have attained one half year of service. The plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).
2. Contributions. Each year, participants may contribute up to applicable IRC limits; or \$16,500 for 2010 and 2009. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions, which were limited to an additional \$5,500 in deferral for 2010 and 2009. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the plan. The plan currently offers various mutual funds as investment options for participants. During 2010 and 2009, the Company made a discretionary contribution of 5 percent and 4 percent, respectively, of each eligible participant's compensation.
3. Participant Accounts. Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.
4. Vesting. Participants contributions and the Company's contributions are vested immediately plus actual earnings thereon.
5. Participant Loans. The plan does not allow participant loans.
6. Payment of Benefits. On termination of service due to death, disability, or retirement, or for other reasons, a participant may receive a lump-sum amount equal to the value of the participant's vested interest in his or her account, partial lump-sum, or annual installments for required distributions.
7. Forfeited Accounts. At December 31, 2010 and 2009 forfeited non-vested accounts totaled \$0. Forfeitures of non-vested amounts are added to employer discretionary contributions. In 2010 and 2009, \$0 were added to employer discretionary contributions from forfeited non-vested accounts.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2010

B. Summary of Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with generally accepted accounting principles in the United States of America, except for distributions paid to participants which are prepared on the cash basis of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

At December 31, 2010 and 2009, the Plan's investments were held in various mutual funds and are stated at fair value. The net appreciation in the fair value of investments includes realized and unrealized gains and losses on the fair value of investments held by the Plan. Purchases and sales of investments are recorded on a settlement date basis. Interest income is accrued as it is earned and dividends are recorded as of the ex-dividend date.

Management fees and operating expenses charged to the Plan for investments in mutual funds are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of net appreciation in fair value of investments.

The change in net unrealized appreciation/depreciation of investments held from the beginning of the plan year to the end of the plan year is included with realized gains/losses as net investment income/loss reported in the accompanying statements of changes in net assets available for benefits.

Contributions

Contributions from employees and the Company are recorded in the period in which the Company makes the payroll deductions from participant earnings.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2010

B. Summary of Accounting Policies (Con't)

Distributions

Distributions are recorded when paid. At December 31, 2010 and 2009, there were no benefits processed and approved for payment, but not paid.

Operating Expenses

The expenses of maintaining the plan are paid by the Plan.

Subsequent Events

The plan has evaluated subsequent events through October 7, 2011, the date the financial statements were available to be issued.

C. Investments

The following table presents investments of the plan. Investments that represent 5 percent or more of the plan's net assets are separately identified.

	<u>2010</u>	<u>2009</u>
Fidelity Magellan	\$ 408,142	\$ 343,698
Fidelity Contrafund	320,450	274,865
Fidelity Growth Company	294,528	230,709
Fidelity Intermed. Bond	-	168,226
Fidelity Asset Mgr. 50%	276,079	235,964
Other	<u>2,316,747</u>	<u>1,606,476</u>
Total:	\$ <u>3,615,946</u>	\$ <u>2,859,938</u>

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2010

C. Investments (Con't)

During 2010 and 2009, the plan's mutual fund investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$375,793 and \$574,486, respectively. The following table presents investment gain or loss for each significant plan investment.

	2010	2009
Fidelity Magellan	\$ 39,275	\$ 99,000
Fidelity Contrafund	44,568	65,949
Fidelity Growth Company	47,392	78,445
Fidelity Intermed. Bond	-	42,218
Fidelity Asset Mgr. 50%	26,749	58,277
Other	217,809	230,597
Total:	\$ <u>375,793</u>	\$ <u>574,486</u>

D. Fair Value Measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides the framework for measuring fair value. That framework provides a fair value hierarchy that 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 valuation methodology include:

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

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2010

D. Fair Value Measurements (Con't)

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

The asset 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.

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, 2010.

Mutual funds: Valued at the net asset value (NAV) of shares held by the plan at year end.

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.

The following table sets forth by level, within the fair value hierarchy, the plan's assets at fair value as of December 31, 2010 and 2009:

	2010			
	Level 1	Level 2	Level 3	Total
Mutual Funds:				
Balanced Funds	\$ 684,695	\$ -	\$ -	\$ 684,695
Fixed Income Funds	500,750	-	-	500,750
Growth Funds	2,058,917	-	-	2,058,917
Index Funds	114,704	-	-	114,704
Total Assets at Fair Value:	\$ <u>3,359,066</u>	\$ <u>-</u>	\$ <u>-</u>	\$ <u>3,359,066</u>

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2010

D. Fair Value Measurements (Con't)

	2009			
	Level 1	Level 2	Level 3	Total
Mutual Funds:				
Balanced Funds	\$ 453,462	\$ -	\$ -	\$ 453,462
Fixed Income Funds	618,243	-	-	618,243
Growth Funds	1,463,703	-	-	1,463,703
Index Funds	85,421	-	-	85,421
Total Assets at Fair Value:	\$ 2,620,829	\$ -	\$ -	\$ 2,620,829

E. Plan Termination

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

F. Tax Status

The plan has adopted a prototype defined contribution plan provided by Fidelity Management Trust Company (Fidelity). The Internal Revenue Service has not issued a determination letter in regards to the plans tax status but Fidelity and its tax counsel believe that the plan, including amendments, is designed and is currently being operated in compliance with the applicable requirements of the IRC.

G. Risks and Uncertainties

The plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2010

H. Related Party Transactions

Fidelity provides certain recordkeeping and claims processing services to the plan. During 2010 and 2009, direct and indirect compensation was paid to Fidelity for services provided to the plan of \$5,506 and \$4,960, respectively. These transactions qualify as party-in-interest transactions.

I. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2010 and 2009 to Form 5500:

	<u>2010</u>	<u>2009</u>
Net assets available for benefits per the financial statements	\$ <u>3,616,097</u>	\$ <u>2,863,256</u>
Net assets available for benefits per the Form 5500	\$ <u>3,616,097</u>	\$ <u>2,863,256</u>

The following is a reconciliation of the change in net assets available for benefits per the financial statements for the years ended December 31, 2010 and 2009, to Form 5500:

	<u>2010</u>	<u>2009</u>
Change in net assets available for benefits per the accompanying financial statements	\$ <u>752,841</u>	\$ <u>862,871</u>
Change in net assets available for benefits per the Form 5500	\$ <u>752,841</u>	\$ <u>862,871</u>

J. Prior Period Change

During the audit for the calendar year 2010, it was discovered that the Company erroneously excluded plan assets under DOL Field Assistance Bulletin (FAB) 2009-02. These plan assets do not meet the requirements laid out in FAB 2009-02 to be excluded. As a result, investments and net assets available for benefits were understated by \$820,876.

Opportunity Council 403(b) Plan

Schedule H, Line 4i - Schedule of Assets Held for Investment

As of December 31, 2010

EIN 91-0787820
Plan 001

(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
	Fidelity	FID ASSET MGR 20%	\$	11,176.53
	Fidelity	FID ASSET MGR 50%		276,078.71
	Fidelity	FID ASSET MGR 70%		82,157.44
	Fidelity	FID ASSET MGR 85%		9,992.96
	Fidelity	FID BALANCED		72,646.70
	Fidelity	FID BLUE CHIP GROWTH		117,858.85
	Fidelity	FID BLUE CHIP VALUE		10,213.35
	Fidelity	FID CANADA		37,076.79
	Fidelity	FID CAP APPRECIATION		18,847.31
	Fidelity	FID CAPITALS INCOME		189.19
	Fidelity	FID CONTRAFUND		320,450.00
	Fidelity	FID CONVERTIBLE SEC		25,600.16
	Fidelity	FID DISCIPLINED EQTY		9,058.48
	Fidelity	FID DIVERSIFIED INTL		4,276.93
	Fidelity	FID DIVIDEND GROWTH		16,851.17
	Fidelity	FID EMERGING ASIA		21,401.42
	Fidelity	FID EQUITY INCOME		12,592.55
	Fidelity	FID EQUITY INCOME II		1,097.59
	Fidelity	FID EUROPE		664.33
	Fidelity	FID EUROPE CAP APP		397.71
	Fidelity	FID EXP & MULTINATL		2,146.26
	Fidelity	FID FIDELITY		69,048.49
	Fidelity	FID FLOAT RT HI INC		3,639.67
	Fidelity	FID FREEDOM 2000		39,434.36
	Fidelity	FID FREEDOM 2010		57,534.46
	Fidelity	FID FREEDOM 2015		31,280.04
	Fidelity	FID FREEDOM 2020		47,823.95
	Fidelity	FID FREEDOM 2025		58,456.41
	Fidelity	FID FREEDOM 2030		150,928.98

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Schedule H, Line 4i - Schedule of Assets Held for Investment

As of December 31, 2010

			EIN	91-0787820
			Plan	001
(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
	Fidelity	FID FREEDOM 2035		83,715.10
	Fidelity	FID FREEDOM 2040		56,701.52
	Fidelity	FID FREEDOM 2045		52,925.20
	Fidelity	FID FREEDOM 2050		24,749.05
	Fidelity	FID FREEDOM INCOME		13,324.55
	Fidelity	FID GLOBAL BALANCED		8,499.24
	Fidelity	FID GNMA		12,807.52
	Fidelity	FID GOVT MMKT		13,077.56
	Fidelity	FID GR STRATEGIES		4,855.73
	Fidelity	FID GROWTH & INCOME		28,608.28
	Fidelity	FID GROWTH COMPANY		294,528.03
	Fidelity	FID GROWTH DISCOVERY		5.72
	Fidelity	FID INDEPENDENCE		38,952.74
	Fidelity	FID INTERMED BOND		176,223.89
	Fidelity	FID INTL CAP APPREC		182.61
	Fidelity	FID INTL DISCOVERY		8,115.95
	Fidelity	FID INTL GROWTH		562.60
	Fidelity	FID INTL REAL ESTATE		1,250.84
	Fidelity	FID INTL SM CAP OPP		1,999.35
	Fidelity	FID INTL SMALL CAP		22,628.89
	Fidelity	FID INTL VALUE		2,503.07
	Fidelity	FID JAPAN		1,465.68
	Fidelity	FID LARGE CAP VALUE		1,573.47
	Fidelity	FID LATIN AMERICA		15,527.13
	Fidelity	FID LEVERAGED CO STK		39,812.81
	Fidelity	FID MID CAP GROWTH		4,487.67
	Fidelity	FID MID CAP STOCK		3,081.76
	Fidelity	FID MONEY MARKET		14,313.21

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Schedule H, Line 4i - Schedule of Assets Held for Investment

As of December 31, 2010

EIN 91-0787820
Plan 001

(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
	Fidelity	FID MORTGAGE SEC		2,988.80
	Fidelity	FID NASDAQ COMP INDX		1,071.17
	Fidelity	FID NEW MARKETS IMC		46,427.87
	Fidelity	FID OTC PORTFOLIO		14,565.84
	Fidelity	FID OVERSEAS		9,151.53
	Fidelity	FID PACIFIC BASIN		13,242.15
	Fidelity	FID PURITAN		13,547.98
	Fidelity	FID REAL ESTATE INVS		7,896.10
	Fidelity	FID SEL AIR TRANSPRT		1,174.79
	Fidelity	FID SEL AUTOMOTIVE		3,039.75
	Fidelity	FID SEL BIOTECH		3,716.95
	Fidelity	FID SEL CHEMICALS		2,279.87
	Fidelity	FID SEL COMPUTERS		22,994.82
	Fidelity	FID SEL CONS STAPLES		20,798.91
	Fidelity	FID SEL CONSTR/HOUSE		649.24
	Fidelity	FID SEL DEFENSE		2,082.01
	Fidelity	FID SEL ELECTRONICS		75.80
	Fidelity	FID SEL ENERGY		4,617.84
	Fidelity	FID SEL ENERGY SVCS		3,201.11
	Fidelity	FID SEL ENV ALT ENGY		2,026.09
	Fidelity	FID SEL GOLD		1,128.27
	Fidelity	FID SEL HEALTHCARE		29,160.98
	Fidelity	FID SEL LEISURE		684.08
	Fidelity	FID SEL MATERIALS		1,822.37
	Fidelity	FID SEL MED EQ & SYS		3,963.96
	Fidelity	FID SEL MONEY MARKET		28,832.82
	Fidelity	FID SEL NATURAL GAS		866.40
	Fidelity	FID SEL NATURAL RES		1,031.77

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Schedule H, Line 4i - Schedule of Assets Held for Investment

As of December 31, 2010

			EIN	91-0787820
			Plan	001
(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
	Fidelity	FID SEL PHARMACEUTCL		1,803.31
	Fidelity	FID SEL RETAILING		669.16
	Fidelity	FID SEL SOFTWARE		1,520.58
	Fidelity	FID SEL TECHNOLOGY		1,400.21
	Fidelity	FID SEL TELECOMM		938.60
	Fidelity	FID SEL TRANSPORT		2,881.67
	Fidelity	FID SEL UTILITIES		3,295.60
	Fidelity	FID SHORT TERM BOND		1,465.80
	Fidelity	FID SM CAP DISCOVERY		11,434.50
	Fidelity	FID SM CP ENH INDX		1,768.26
	Fidelity	FID SMALL CAP GROWTH		1,169.71
	Fidelity	FID SMALL CAP STOCK		5,906.79
	Fidelity	FID SMALL CAP VALUE		1,740.78
	Fidelity	FID STK SEL SM CAP		587.43
	Fidelity	FID STRATEGIC INCOME		14,884.27
	Fidelity	FID TELECOM & UTIL		11,685.56
	Fidelity	FID TOTAL BOND		10,889.08
	Fidelity	FID VALUE		3,626.49
	Fidelity	FID VALUE STRATEGIES		3,504.42
	Fidelity	FID WORLDWIDE		1,295.51
	Fidelity	FIDELITY CASH RESRVE		125,736.90
	Fidelity	FIDELITY EM ERG MRKTS		12,823.89
	Fidelity	FIDELITY GOVT INCOME		66,004.30
	Fidelity	FIDELITY INVST GR BD		14,776.33
	Fidelity	FIDELITY LOW PR STK		26,577.15
	Fidelity	FIDELITY MAGELLAN		408,142.16
	Fidelity	FIDELITY NEW M1LLEN		1,065.28
	Fidelity	FIDELITY NORDIC		13,128.56

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Opportunity Council 403(b) Plan

Schedule H, Line 4i - Schedule of Assets Held for Investment

As of December 31, 2010

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			Plan 001	
(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
	Fidelity	FIDELITY RET GOVT MM		71,781.42
	Fidelity	FIDELITY RETIRE MMKT		2,517.96
	Fidelity	FIDELITY US BD INDEX		201.98
	Fidelity	FIDELITY US GOVT RES		619.70
	Fidelity	SPARTAN INTL INDEX		1,268.12
	Fidelity	SPARTAN 500 INDEX		109,085.69
	Fidelity	SPTN EXTND MKT INDEX		390.17
	Fidelity	SPTN INT TR INDX INV		919.15
				<u>\$ 3,615,945.72</u>

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Opportunity Council 403(b) Plan

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	Fidelity	FID GR STRATEGIES		4,855.73
	Fidelity	FID GROWTH & INCOME		28,608.28
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	Fidelity	FID INTL CAP APPREC		182.61
	Fidelity	FID INTL DISCOVERY		8,115.95
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	Fidelity	FID INTL VALUE		2,503.07
	Fidelity	FID JAPAN		1,465.68
	Fidelity	FID LARGE CAP VALUE		1,573.47
	Fidelity	FID LATIN AMERICA		15,527.13
	Fidelity	FID LEVERAGED CO STK		39,812.81
	Fidelity	FID MID CAP GROWTH		4,487.67
	Fidelity	FID MID CAP STOCK		3,081.76
	Fidelity	FID MONEY MARKET		14,313.21

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Schedule H, Line 4i - Schedule of Assets Held for Investment

As of December 31, 2010

					EIN 91-0787820
					Plan 001
(A)	(B)	(C)	(D)	(E)	
Party In Interest	Issuer	Description	Cost	Current Value	
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	Fidelity	FID OTC PORTFOLIO		14,565.84	
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	Fidelity	FID SEL ENERGY		4,617.84	
	Fidelity	FID SEL ENERGY SVCS		3,201.11	
	Fidelity	FID SEL ENV ALT ENGY		2,026.09	
	Fidelity	FID SEL GOLD		1,128.27	
	Fidelity	FID SEL HEALTHCARE		29,160.98	
	Fidelity	FID SEL LEISURE		684.08	
	Fidelity	FID SEL MATERIALS		1,822.37	
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	Fidelity	FID SEL NATURAL GAS		866.40	
	Fidelity	FID SEL NATURAL RES		1,031.77	

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Schedule H, Line 4i - Schedule of Assets Held for Investment

As of December 31, 2010

					EIN 91-0787820	
					Plan 001	
(A)	(B)	(C)	(D)	(E)		
Party In Interest	Issuer	Description	Cost	Current Value		
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	Fidelity	FID SEL RETAILING		669.16		
	Fidelity	FID SEL SOFTWARE		1,520.58		
	Fidelity	FID SEL TECHNOLOGY		1,400.21		
	Fidelity	FID SEL TELECOMM		938.60		
	Fidelity	FID SEL TRANSPORT		2,881.67		
	Fidelity	FID SEL UTILITIES		3,295.60		
	Fidelity	FID SHORT TERM BOND		1,465.80		
	Fidelity	FID SM CAP DISCOVERY		11,434.50		
	Fidelity	FID SM CP ENH INDX		1,768.26		
	Fidelity	FID SMALL CAP GROWTH		1,169.71		
	Fidelity	FID SMALL CAP STOCK		5,906.79		
	Fidelity	FID SMALL CAP VALUE		1,740.78		
	Fidelity	FID STK SEL SM CAP		587.43		
	Fidelity	FID STRATEGIC INCOME		14,884.27		
	Fidelity	FID TELECOM & UTIL		11,685.56		
	Fidelity	FID TOTAL BOND		10,889.08		
	Fidelity	FID VALUE		3,626.49		
	Fidelity	FID VALUE STRATEGIES		3,504.42		
	Fidelity	FID WORLDWIDE		1,295.51		
	Fidelity	FIDELITY CASH RESRVE		125,736.90		
	Fidelity	FIDELITY EM ERG MRKTS		12,823.89		
	Fidelity	FIDELITY GOVT INCOME		66,004.30		
	Fidelity	FIDELITY INVST GR BD		14,776.33		
	Fidelity	FIDELITY LOW PR STK		26,577.15		
	Fidelity	FIDELITY MAGELLAN		408,142.16		
	Fidelity	FIDELITY NEW M1LLEN		1,065.28		
	Fidelity	FIDELITY NORDIC		13,128.56		

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Schedule H, Line 4i - Schedule of Assets Held for Investment

As of December 31, 2010

			EIN 91-0787820	
			Plan 001	
(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
	Fidelity	FIDELITY RET GOVT MM		71,781.42
	Fidelity	FIDELITY RETIRE MMKT		2,517.96
	Fidelity	FIDELITY US BD INDEX		201.98
	Fidelity	FIDELITY US GOVT RES		619.70
	Fidelity	SPARTAN INTL INDEX		1,268.12
	Fidelity	SPARTAN 500 INDEX		109,085.69
	Fidelity	SPTN EXTND MKT INDEX		390.17
	Fidelity	SPTN INT TR INDX INV		919.15
				<u>\$ 3,615,945.72</u>

See accompanying notes to the financial statements.

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment 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**2010****This Form is Open to
Public Inspection****Part I Annual Report Identification Information**For calendar plan year 2010 or fiscal plan year beginning **01/01/2010** and ending **12/31/2010**


- A** This return/report is for: ☐ a multiemployer plan; ☐ a multiple-employer plan; or
☒ 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: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program;
☐ special extension (enter description) _____

Part II Basic Plan Information - enter all requested information

1a Name of plan OPPORTUNITY COUNCIL 403(B) PLAN	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 01/01/1999
2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) OPPORTUNITY COUNCIL 1111 CORNWALL AVENEUE, STE C BELLINGHAM WA 98225	2b Employer Identification Number (EIN) 91-0787820 2c Sponsor's telephone number 360-734-5121 2d Business code (see instructions) 541930

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 	10/10/2011	DAVID FINET
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

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2010)
V.092307.1

3a Plan administrator's name and address (If same as plan sponsor, enter "Same") SAME	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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	5 132
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 b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a 142 6b 149 6c 6d 291 6e 1 6f 292 6g 6h
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: 2G 2L 2M	

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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> 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) <input type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information - Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)