## 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 sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). 1210-0089

OMB Nos. 1210-0110

2011

This Form is Open to Public Inspection

	Complete all entries in accord	uance with	i the mstructions to the Form 5500	-ог.			
	art I Annual Report Identification Information						
For	calendar plan year 2011 or fiscal plan year beginning 01/01/201	1	and ending 12	2/31/2	2011		
Α .	This return/report is for:	a multiple-employer plan (not multiemployer) a one-participant plan					
В	This return/report is: the first return/report	the final r	eturn/report				
	an amended return/report	a short pla	an year return/report (less than 12 mo	nths)			
C	Check box if filing under: Form 5558	automatic	extension		DFVC program		
	special extension (enter description	n)			_		
Pa	art II Basic Plan Information—enter all requested information	ation					
1a	Name of plan			1b	Three-digit		
	RY GADDIS CRADDOCK, DMD, PA 401K SALARY SAVINGS PLAI	V			plan number		
					(PN) ▶ 001		
				1c	Effective date of plan 01/01/2007		
2a	Plan sponsor's name and address; include room or suite number (e	mplover, if	for a single-employer plan)	2h	Employer Identification Number		
	ARY GADDIS CRADDOCK, DMD, PA		rei a emgie empleyer plany		(EIN) 20-8375435		
				2c	Sponsor's telephone number		
125 V	WEST HARPER ST.				601-932-5100		
	HLAND, MS 39218			2d	Business code (see instructions)		
					621210		
	Plan administrator's name and address (if same as plan sponsor, el			3b	Administrator's EIN 20-8375435		
HILAI	RY GADDIS CRADDOCK, DMD, PA 125 WEST H. RICHLAND, I			3c	Administrator's telephone number		
				00	601-932-5100		
4	If the name and/or EIN of the plan sponsor has changed since the I	ast return/	report filed for this plan, enter the	4b	EIN		
_	name, EIN, and the plan number from the last return/report.			40	DNI		
	Sponsor's name			4c	T		
_	Total number of participants at the beginning of the plan year		<del> </del>	5a			
b	· · · · · · · · · · · · · · · · · · ·		5b				
С	Number of participants with account balances as of the end of the p complete this item)			5с			
6a	Were all of the plan's assets during the plan year invested in eligib	le assets?	(See instructions.)		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		•		X Yes No		
Do	If you answered "No" to either 6a or 6b, the plan cannot use Fort III Financial Information	orm 5500-	SF and must instead use Form 550	0.			
7	Plan Assets and Liabilities	_	(a) Beginning of Year 85405	(b) End of Year			
a	Total plan assets		03403		63099		
b	Total plan liabilities	7b	85405		63099		
<u>C</u>	Net plan assets (subtract line 7b from line 7a)	7c					
8	Income, Expenses, and Transfers for this Plan Year Contributions received or receivable from:		(a) Amount		(b) Total		
а	(1) Employers	8a(1)	5490				
	(2) Participants	8a(2)	6584				
	(3) Others (including rollovers)	8a(3)					
b	Other income (loss)	8b	-3293				
С	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c			8781		
d	Benefits paid (including direct rollovers and insurance premiums						
	to provide benefits)	. 8d	31087				
е	Certain deemed and/or corrective distributions (see instructions)	8e					
f	Administrative service providers (salaries, fees, commissions)	. 8f		_			
g	Other expenses	. 8g					
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h			31087		
į	Net income (loss) (subtract line 8h from line 8c)	. 8i			-22306		
j	Transfers to (from) the plan (see instructions)	8j					

Form 5500-SF 2011	Page <b>2</b> - 1
FOIII 3300-3F 2011	Page Z - 1

Part IV	Plan Characteristics

If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 9a 2E 2F 2G 2J 2K 2T 3D

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

art	V Compliance Questions							
0	During the plan year:		Yes	No		Amo	unt	
а	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	nere a failure to transmit to the plan any participant contributions within the time period described in						
b	ere there any nonexempt transactions with any party-in-interest? (Do not include transactions reported line 10a.)			X				
С	Was the plan covered by a fidelity bond?	10c	Χ					10000
d	the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud lishonesty?							
е	Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		Χ				
f	Has the plan failed to provide any benefit when due under the plan?	10f		X				
g	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)	10g		X				
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h	10h X					
i	If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i						
art	VI Pension Funding Compliance							
1	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and comp 5500))						Yes	X No
2	Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code						Yes	X No
	(If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.)  If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instruct granting the waiver.  Month							
-	ou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.		Г	12b	1			
	Enter the minimum required contribution for this plan year		⊢	120 12c				
	Enter the amount contributed by the employer to the plan for this plan year	of a		12d				
e	negative amount)					Пи	э П	N/A
art								
	Has a resolution to terminate the plan been adopted in any plan year?				res X	No		
	If "Yes," enter the amount of any plan assets that reverted to the employer this year							
b	Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought u of the PBGC?					П	Yes	X No
С	If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the which assets or liabilities were transferred. (See instructions.)					_	'	_
1	3c(1) Name of plan(s):		130	c(2) El	N(s)	1	3c(3)	PN(s)
auti	on: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable	e cau	se is	estab	ished.	I		
Inde B or	penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/redit is true, correct, and complete.	rn/rep	ort, in	cludin	g, if applic			

SIGN	Filed with authorized/valid electronic signature.	05/21/2012	HILLARY GADDIS CRADDOCK				
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				