### 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), 6057(b), 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

2012

This Form is Open to Public Inspection

						Inspection	
Part I	Annual Report Identif	ication Information					
For caler	dar plan year 2012 or fiscal plar	n year beginning 01/01/2012		and ending 12/3	31/2012		
A This r	eturn/report is for:	a multiemployer plan;	a multip	nultiple-employer plan; or			
		x a single-employer plan;	a DFE (	specify)			
		_	_				
<b>B</b> This r	eturn/report is:	the first return/report;	the final	return/report;			
		an amended return/report;	a short p	olan year return/report (les	s than 12 m	onths).	
C If the plan is a collectively-bargained plan, check here						<b>→</b> □	
	k box if filing under:	Form 5558;	_	ic extension;	□th	е DFVC program;	
<b>D</b> Officer	Cook if filling drider.	special extension (enter desc		, , , , , , , , , , , , , , , , , , , ,	□	r = r · · · · p · · · · · · · · · · · · · ·	
Part I	I Pacia Blan Informat						
1a Nam		tion—enter all requested information	ition		1h	Three-digit plan	
	ANCIAL SERVICES INC PROF	IT SHARING PLAN			10	number (PN) ▶	001
					1c	Effective date of pl	an
						01/01/1981	
2a Plan	sponsor's name and address; ir	nclude room or suite number (emp	loyer, if for a single	-employer plan)	2b	Employer Identifica	ition
DDM EIN	IANCIAL SERVICES INC					Number (EIN) 91-0967757	
DDIVI FIIV	ANCIAL SERVICES INC				2c	Sponsor's telephor	ne
					number		
1440 N.	16TH AVE.	1440 N 16	TH AVENUE		<u> </u>	509-248-7930	
	WA 98902	YAKIMA, V			2d	Business code (see instructions)	е
						523900	
		mplete filing of this return/report					
		alties set forth in the instructions, I the electronic version of this return.					
		1		, ,			•
SIGN	Filed with authorized/valid electi	ronic signature	07/24/2013	STEVE PILGER			
HERE	Signature of plan administrat	•	Date	Enter name of individua	al cianina ac	nlan administrator	
	Signature or plan auministrat	ioi	Date	Litter frame or individua	al Signing as	pian auministrator	
SIGN							
HERE	0'		Data	Established (Code Code Code	-1 -11		
	Signature of employer/plan s	ponsor	Date	Enter name of individua	ai signing as	employer or plan sp	onsor
SIGN							
HERE							
Proparer	Signature of DFE	applicable) and address; include re	Date	Enter name of individua		telephone number	
i reparer	s name (including initi name, in	applicable) and address, include it	oom or suite number	er. (optional)	(optional)	telephone number	

Form 5500 (2012) Page **2** 

3a	Plan administrator's name and address Same as Plan Sponsor Name	Same as Plan Sponsor Address	<b>3b</b> Administrator's EIN
			<b>3c</b> Administrator's telephone number
4 a	If the name and/or EIN of the plan sponsor has changed since the last return EIN and the plan number from the last return/report:  Sponsor's name	n/report filed for this plan, enter the name,	4b EIN 4c PN
5	Total number of participants at the beginning of the plan year		5 8
6	Number of participants as of the end of the plan year (welfare plans complete	e only lines <b>6a</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).	
а	Active participants		<b>6a</b> 8
b	Retired or separated participants receiving benefits		<b>6b</b> 0
C	Other retired or separated participants entitled to future benefits		
d	Subtotal. Add lines <b>6a</b> , <b>6b</b> , and <b>6c</b>		6d 8
е	Deceased participants whose beneficiaries are receiving or are entitled to re-	ceive benefits	6e 0
f	Total. Add lines <b>6d</b> and <b>6e</b>		6f 8
g	Number of participants with account balances as of the end of the plan year complete this item)		<b>6g</b> 8
	Number of participants that terminated employment during the plan year with less than 100% vested		<b>6h</b> 0
7	Enter the total number of employers obligated to contribute to the plan (only		•
b	If the plan provides pension benefits, enter the applicable pension feature co 2R 2E 2F 2G 2J 2K  If the plan provides welfare benefits, enter the applicable welfare feature cod		
9a	Plan funding arrangement (check all that apply)  (1)	9b Plan benefit arrangement (check all (1)	3) insurance contracts
10	Check all applicable boxes in 10a and 10b to indicate which schedules are a	ttached, and, where indicated, enter the nu	umber attached. (See instructions)
а	Pension Schedules (1) R (Retirement Plan Information)  (2) MB (Multiemployer Defined Benefit Plan and Certain Money	` ' 🗎 ` `	ormation – Small Plan)
	Purchase Plan Actuarial Information) - signed by the plan actuary  (3) SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(5) D (DFE/Particip	oformation)  vider Information)  pating Plan Information)  ansaction Schedules)
	·_·······························	<u>`</u>	

# **SCHEDULE A** (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

### **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

2012

Tension benefit duaranty oc	riporation		Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).			This Form is Open to Public Inspection		
For calendar plan year 20	12 or fiscal pla	an year beginning 01/01/2012	<u> </u>	and ending	12/31/2012			
A Name of plan BBM FINANCIAL SERVIC	ES INC PRO	FIT SHARING PLAN	В	Three-digiting plan number		001		
•	BBM FINANCIAL SERVICES INC 91-0967757				lentification Number	(EIN)		
		ning Insurance Contract . Individual contracts grouped as						
(a) Name of insurance ca	rrier							
<b>(b)</b> EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate numbersons covered at er	nd of	Policy or o	ontract year (g) To		
	code	identification number	policy or contract ye	ar	(1) 1 10111	(g) 10		
04-2708937	65978	6998914	1	01	/01/2012	12/31/2012		
2 Insurance fee and com descending order of the		nation. Enter the total fees and to	otal commissions paid. List i	n line 3 the a	gents, brokers, and o	other persons in		
		nmissions paid		(b) Total ar	nount of fees paid			
		0				90		
3 Persons receiving com		fees. (Complete as many entrie		,				
PORTLAND -WARNES	(a) Name	700	r, or other person to whom of ROPOLITAN LIFE INSURA QUAKER LANE RWICK, RI 02886					
(b) Amount of sales ar	nd base	Fe	ees and other commissions p	aid				
commissions pa	id	(c) Amount		(d) Purpose				
		90 1				3		
	(a) Name	and address of the agent, broke	r or other person to whom o	ommissions (	or fees were naid			
	(a) Hame	and dadress of the agent, broke	i, or other person to whom o	011111110010110 0	n ices were paid			
(b) Amount of sales ar	nd base	Fe	ees and other commissions p	paid		_		
commissions pa	id	(c) Amount	(d)	Purpose		(e) Organization code		

Schedule A (Form 5500)	2012	Page <b>2 -</b> 1	
(a) Na	ame and address of the agent, broke	er, or other person to whom commissions or fees were pa	aid
	,	.,,	
(b) Amount of color and bose		Fees and other commissions paid	(a) Organization
(b) Amount of sales and base commissions paid	(c) Amount	(d) Purpose	(e) Organization code
(a) Na	ame and address of the agent, broke	er, or other person to whom commissions or fees were pa	aid
(b) Amount of sales and base		Fees and other commissions paid	(e) Organization
commissions paid	(c) Amount	(d) Purpose	code
( ) ) !			• • • • • • • • • • • • • • • • • • • •
<b>(a)</b> Na	ame and address of the agent, broke	er, or other person to whom commissions or fees were pa	aid
	T		<u> </u>
(b) Amount of sales and base	(-) A	Fees and other commissions paid	(e) Organization
commissions paid	(c) Amount	(d) Purpose	code
(a) Na	ame and address of the agent, broke	er, or other person to whom commissions or fees were pa	aid
	, , , , , , , , , , , , , , , , , , ,		
(h) Amount of color and bose		Fees and other commissions paid	(2) Orner in eties
(b) Amount of sales and base commissions paid	(c) Amount	(d) Purpose	(e) Organization code
•	, ,		
(a) Na	ame and address of the agent, broke	er, or other person to whom commissions or fees were pa	aid
(b) Amount of sales and base		Fees and other commissions paid	(e) Organization
commissions paid	(c) Amount	(d) Purpose	code

_		ı
Pan	Δ.	
ı ay		٠

Р	art II	Investment and Annuity Contract Information Where individual contracts are provided, the entire group of such indivi	dual contra	cts with each carrier ma	av be treated	as a unit for purposes of
		this report.			1 1	
		ent value of plan's interest under this contract in the general account at year				
_		ent value of plan's interest under this contract in separate accounts at year er	nd		5	
6		tracts With Allocated Funds:				
	а	State the basis of premium rates   AS PUBLISHED				
	h	Dramiuma naid to corrier			6b	
	b C	Premiums paid to carrier				
	d	Premiums due but unpaid at the end of the year				
	u	retention of the contract or policy, enter amount		•	6d	
		Specify nature of costs				
	е	Type of contract: (1) individual policies (2) group deferred	annuity			
		(3) other (specify)				
	f	If contract purchased, in whole or in part, to distribute benefits from a termin	ating plan c	heck here		
7	Cont	tracts With Unallocated Funds (Do not include portions of these contracts mai	intained in s	separate accounts)		
	а	Type of contract: (1) deposit administration (2) immedia	te participa	tion guarantee		
		(3) guaranteed investment (4) other				
	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)	
		Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> )	г		7d	
	е	Deductions:	7-/4\			
		(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)			
		(2) Administration charge made by carrier	7e(2) 7e(3)			
		(3) Transferred to separate account	7e(3)			
		(+) Onler (specify below)	. / 5(4)			
		•				
	_	(5) Total deductions			7e(5)	
	f	Balance at the end of the current year (subtract line 7e(5) from line 7d)			7f	

Schedule A (Form 5500) 2012		Pa	ge <b>4</b>		
Schedule A (1 01111 3300) 2012		ıa	yc <b>-</b>		
Welfare Benefit Contract Informa			()		
If more than one contract covers the same g information may be combined for reporting p the entire group of such individual contracts	ourposes if such contracts a	ire experienc	e-rated as a unit. Where	contracts cover	
efit and contract type (check all applicable boxes)	)				
Health (other than dental or vision)	<b>b</b> Dental	С	Vision	d 🗌 L	ife insurance
Temporary disability (accident and sickness)	f Long-term disability	/ g	Supplemental unemploy	ment <b>h</b> F	Prescription drug
Stop loss (large deductible)	j HMO contract	k	PPO contract	I 🗌 Ir	ndemnity contract
Other (specify)					
_					
erience-rated contracts:					
Premiums: (1) Amount received		9a(1)			
(2) Increase (decrease) in amount due but unpai	d	9a(2)			
(3) Increase (decrease) in unearned premium re-	serve	9a(3)			
(4) Earned ((1) + (2) - (3))				9a(4)	
Benefit charges (1) Claims paid		9b(1)			
(2) Increase (decrease) in claim reserves		9b(2)			
(3) Incurred claims (add (1) and (2))				9b(3)	
(4) Claims charged				9b(4)	
Remainder of premium: (1) Retention charges (	on an accrual basis)				
(A) Commissions		9c(1)(A)			
(B) Administrative service or other fees		9c(1)(B)			
	-	0-(4)(0)		i	

9c(1)(H)

9c(2)

9d(1)

9d(2) 9d(3)

9e

10a

10b

retention of the contract or policy, other than reported in Part I, line 2 above, report amount..... Specify nature of costs

10 Nonexperience-rated contracts:

Benefit and contract type (check all applicable boxes)

a Health (other than dental or vision)

Experience-rated contracts:

Part III

a Premiums: (1) Amount received..... (2) Increase (decrease) in amount due but unpaid.....

Remainder of premium: (1) Retention charges (on an accrual basis) --(A) Commissions ..... (B) Administrative service or other fees ..... (C) Other specific acquisition costs..... (D) Other expenses.....

(E) Taxes..... (F) Charges for risks or other contingencies .....

(H) Total retention .....

(2) Dividends or retroactive rate refunds. (These amounts were paid in cash, or credited.) ......

(2) Claim reserves

(3) Other reserves Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).).....

Total premiums or subscription charges paid to carrier ...... If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or

d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement......

Part IV	Provision of Information			
11 Did th	e insurance company fail to provide any information necessary to complete Schedule A?	Yes	No	

9c(1)(D) 9c(1)(E)

9c(1)(F)

<sup>12</sup> If the answer to line 11 is "Yes," specify the information not provided.

## SCHEDULE I (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation Financial Information—Small Plan

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

2012

This Form is Open to Public Inspection

, ,	
For calendar plan year 2012 or fiscal plan year beginning 01/01/2012	and ending 12/31/2012
A Name of plan BBM FINANCIAL SERVICES INC PROFIT SHARING PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 BBM FINANCIAL SERVICES INC	D Employer Identification Number (EIN) 91-0967757

Complete Schedule I if the plan covered fewer than 100 participants as of the beginning of the plan year. You may also complete Schedule I if you are filing as a small plan under the 80-120 participant rule (see instructions). Complete Schedule H if reporting as a large plan or DFE.

#### Part I Small Plan Financial Information

Report below the current value of assets and liabilities, income, expenses, transfers and changes in net assets during the plan year. Combine the value of plan assets held in more than one trust. Do not enter the value of the portion of an insurance contract that guarantees during this plan year to pay a specific dollar benefit at a future date. 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.

1	Plan Assets and Liabilities:		(a) Beginning of Year	(b) End of Year
а	Total plan assets	. 1a	1457494	1821900
b	Total plan liabilities	. 1b		
С	Net plan assets (subtract line 1b from line 1a)	1c	1457494	1821900
2	Income, Expenses, and Transfers for this Plan Year:		(a) Amount	<b>(b)</b> Total
а	Contributions received or receivable:			
	(1) Employers	. 2a(1)	25703	
	(2) Participants	. 2a(2)	98088	
	(3) Others (including rollovers)	2a(3)		
b	Noncash contributions	. 2b		
С	Other income	. 2c	243603	
d	Total income (add lines 2a(1), 2a(2), 2a(3), 2b, and 2c)	. 2d		367394
е	Benefits paid (including direct rollovers)	. 2e		
f	Corrective distributions (see instructions)	. 2f		
g	Certain deemed distributions of participant loans (see instructions)	. 2g		
h	Administrative service providers (salaries, fees, and commissions)	. 2h		
i	Other expenses	. 2i	2988	
j	Total expenses (add lines 2e, 2f, 2g, 2h, and 2i)	. 2j		2988
k	Net income (loss) (subtract line 2j from line 2d)	. 2k		364406
	Transfers to (from) the plan (see instructions)	. 2I		

3 Specific Assets: If the plan held assets at anytime during the plan year in any of the following categories, check "Yes" and enter the current value of any assets remaining in the plan as of the end of the plan year. Allocate the value of the plan's interest in a commingled trust containing the assets of more than one plan on a line-by-line basis unless the trust meets one of the specific exceptions described in the instructions.

			Yes	No	Amount
а	Partnership/joint venture interests	3a	X		8800
b	Employer real property	3b		X	
С	Real estate (other than employer real property)	3с		X	
d	Employer securities	3d		X	
е	Participant loans	3е		X	

Page	2	-
------	---	---

Schedule I (Form 5500) 2012

		Г	1		
	Г		Yes	No	Amount
3f	Loans (other than to participants)	3f		X	
g	Tangible personal property	3g		X	
Pa	rt II Compliance Questions				
4	During the plan year:		Yes	No	Amount
а	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 plan year or classified during the year as uncollectible? Disregard participant loans secured by the participant's account balance.	4b		X	
С	Were any leases to which the plan was a party in default or classified during the year as uncollectible?	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a.)	4d		X	
е	Was the plan covered by a fidelity bond?	4e	X		15000
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 at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel of real estate, or partnership/joint venture interest?	4i		X	
j	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4j		Х	
k	Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? If "No," attach an IQPA's report or 2520.104-50 statement. (See instructions on waiver eligibility and conditions.)	4k	X		
ı	Has the plan failed to provide any benefit when due under the plan?	41		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			
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	Ye	s XN	lo A	mount:
5b	If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), ide transferred. (See instructions.)	ntify t	he plan	(s) to w	hich assets or liabilities were
	5b(1) Name of plan(s)			5b(2)	EIN(s) 5b(3) PN(s)
Pai	t III Trust Information (optional)				
6a Name of trust				<b>6b</b> Tru	ıst's EIN