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).

2011

OMB Nos. 1210-0110

1210-0089

This Form is Open to Public Inspection

	Complete all entries in accor	uance with	i the mstructions to the Form 5500	U-3F.			
Pi	art I Annual Report Identification Information						
For	calendar plan year 2011 or fiscal plan year beginning 01/01/201	1	and ending 0	1/31/2	011		
Α	This return/report is for:	a multiple	e-employer plan (not multiemployer)		a one-particip	ant 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	onths)			
С	Check box if filing under: Form 5558	automatio	extension		X DFVC progra	m	
	special extension (enter description	on)					
Pa	art II Basic Plan Information—enter all requested inform	ation					
1a	Name of plan				Three-digit		
RAC	INSURANCE PARTNERS, LLC 401(K) PLAN				plan number	004	
					(PN) Fractive data of	001	
				10	Effective date of 05/01/	•	
	Plan sponsor's name and address; include room or suite number (e	mployer, if	for a single-employer plan)	2b	Employer Identif	ication Numb	er
RAC	CINSURANCE PARTNERS, LLC				(EIN) 65-11	55697	
				2c	Sponsor's teleph		•
	BLUE LAGOON DRIVE 6161 BLUE	LAGOON I	DRIVE		305-260		
	TE 300 SUITE 300 MI, FL 33126-2040 MIAMI, FL 3	3126-2040		2a	Business code (: 52421		ns)
3a	Plan administrator's name and address (if same as plan sponsor, e	nter "Same	<u>,")</u>	3h	Administrator's E		
	INSURANCE PARTNERS, LLC 6161 BLUE L				65-11	55697	
	SUITE 300 MIAMI, FL 33	3126-2040		3с	Administrator's to 305-260		mber
4	If the name and/or EIN of the plan sponsor has changed since the	last return/	report filed for this plan, enter the	4b		3000	
	name, EIN, and the plan number from the last return/report.						
	Sponsor's name			4c	PN		
5a	Total number of participants at the beginning of the plan year			5a			5
b				5b			
С	Number of participants with account balances as of the end of the complete this item)			5c			
6a	Were all of the plan's assets during the plan year invested in eligib					X Yes	No
b			'	PA)			- ' -₁
	under 29 CFR 2520.104-46? (See instructions on waiver eligibility		,			X Yes	No
Da	If you answered "No" to either 6a or 6b, the plan cannot use F	orm 5500-	SF and must instead use Form 550	00.			
	art III Financial Information						
7	Plan Assets and Liabilities		(a) Beginning of Year 1574168		(b) End		0
a	Total plan lish liking		26				
b	Total plan liabilities		1574142				0
8	Net plan assets (subtract line 7b from line 7a) Income, Expenses, and Transfers for this Plan Year	. 7c			/b) T		
a			(a) Amount		(b) T	otai	
ű	(1) Employers	. 8a(1)	-1699				
	(2) Participants	. 8a(2)					
	(3) Others (including rollovers)	. 8a(3)					
b	Other income (loss)	. 8b					
C	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	. 8c				-169	9
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	. 8d					
е	Certain deemed and/or corrective distributions (see instructions)	. 8e					
f	Administrative service providers (salaries, fees, commissions)	. 8f					
g	Other expenses	. 8g					
h							
i	Net income (loss) (subtract line 8h from line 8c)					-169	9
j	Transfers to (from) the plan (see instructions)	8j	-1572443				

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Plan Characteristics

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9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

2E 2F 2G 2J 2T

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

10	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? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10a		X			
b	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X			
С	Was the plan covered by a fidelity bond?	10c	X			1	100000
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X			
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		X			
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	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	X				
Part	VI Pension Funding Compliance						
11	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and com 5500))					Yes	X No
40	Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code					_	
12	is this a defined contribution plan subject to the minimum randing requirements of section 412 of the code	e or se	ction 3	302 of E	ERISA?	Yes	X No
	(If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.)					<u>—</u>	_
а	(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 instrugranting the waiver	ctions,	and e	nter th	e date of	the letter ruli	ng
a If y	(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 instrugranting the waiver. Mor you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.	ctions,	and e	enter the Day ₋	e date of	the letter ruli	ng
a If y	(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 instrugranting the waiver	ctions,	and e	nter the Day _	e date of	the letter ruli	ng
a If y b c	(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 instrugranting the waiver. Monor completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13. Enter the minimum required contribution for this plan year. Enter the amount contributed by the employer to the plan for this plan year.	ctions,	and e	enter the Day ₋	e date of	the letter ruli	ng
a If y b	(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 instrugranting the waiver. Mor you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13. Enter the minimum required contribution for this plan year. Enter the amount contributed by the employer to the plan for this plan year. Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left	ctions,	and e	nter the Day _	e date of	the letter ruli	ng
a If y b c d	(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 instrugranting the waiver. Monor completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13. Enter the minimum required contribution for this plan year. Enter the amount contributed by the employer to the plan for this plan year.	ctions,	and e	nter the Day 12b 12c 12d	e date of	the letter ruli	ng
a If y b c d	(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 instrugranting the waiver	ctions,	and e	nter the Day 12b 12c 12d	e date of	the letter ruli Year	ng ——
a If y b c d e Part	(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 instrugranting the waiver	ctions,		12b 12c 12d	e date of	the letter ruli Year No	ng ——
a If y b c d e Part	(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 instrugranting the waiver. Monotom completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13. Enter the minimum required contribution for this plan year. Enter the amount contributed by the employer to the plan for this plan year. Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left negative amount). Will the minimum funding amount reported on line 12d be met by the funding deadline?	of a		12b 12c 12d	e date of	the letter ruli Year No	ng ——
a If y b c d Part	(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 instrugranting the waiver	of a		12b 12c 12d	e date of	the letter ruli Year No	ng
a If y b c d Part	(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 instrugranting the waiver	of a		12b 12c 12d	e date of	the letter ruli Year No	ng
a If y b c d e Part 13a b c	(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 instrugranting the waiver. Monotou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13. Enter the minimum required contribution for this plan year. Enter the amount contributed by the employer to the plan for this plan year. Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left negative amount). Will the minimum funding amount reported on line 12d be met by the funding deadline? VII Plan Terminations and Transfers of Assets Has a resolution to terminate the plan been adopted in any plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year. Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought of the PBGC? If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify to	of a	and e	12b 12c 12d	Yes	the letter ruli Year No	ng
a If y b c d Part 13a b c	(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 instrugranting the waiver. Monou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13. Enter the minimum required contribution for this plan year. Enter the amount contributed by the employer to the plan for this plan year. Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left negative amount). Will the minimum funding amount reported on line 12d be met by the funding deadline? VII Plan Terminations and Transfers of Assets Has a resolution to terminate the plan been adopted in any plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year. Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought of the PBGC? 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.)	of a under	and e	12b 12c 12d 12d	Yes	the letter ruli Year No No Yes	ng
a If y b c d e Part 13a b c	(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 instrugranting the waiver. Moryou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13. Enter the minimum required contribution for this plan year. Enter the amount contributed by the employer to the plan for this plan year. Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left negative amount). Will the minimum funding amount reported on line 12d be met by the funding deadline?. VII Plan Terminations and Transfers of Assets Has a resolution to terminate the plan been adopted in any plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year. Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought of the PBGC? 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.) 3c(1) Name of plan(s):	of a under he pla	3a the co	12b 12c 12d Y	Yes Es X	the letter ruli Year No No 13c(3)	ng

SIGN	Filed with authorized/valid electronic signature.	02/07/2014	SCOTT SANTERRE
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

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

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

Par	V Compliance Questions	¥	• • • • • • • • • • • • • • • • • • • •		_				
10	During the plan year:				Yes	No	Amou	int	
	Was there a failure to transmit to the plan any participal	nt contributions within the	time period described		103	140	Alliou	77	
	in 29 CFR 2510.3-102? (See instructions and DOL's	s Voluntary Fiduciary Co	orrection Program)	10a		X			
b	Were there any nonexempt transactions with any	party-in-interest? (Do r	not include	iva					
	transactions reported on line 10a.)	, party minorocci (50)	TO CHIOLOGO	10b		X			
C	Was the plan covered by a fidelity bond?		***************************************	10c	X			100,000	
d	Did the plan have a loss, whether or not reimburs	sed by the plan's fidelity	/ bond, that	100				100,000	
	MATERIAL CONTROL OF THE CONTROL OF T			10d		X			
е	Were any fees or commissions paid to any broke	rs, agents, or other per	sons by an insurance	100					
	carrier, insurance service or other organization th	at provides some or all	of the benefits under						
	the plan? (See instructions.)		or the periodic diagor	10e		X			
f	Has the plan failed to provide any benefit when c	lue under the plan?	***************************************	10f		X	-		
g	Did the plan have any participant loans? (If "Yes,	" enter amount as of ve	ar and \			X			
h	If this is an individual account plan, was there a b	plackout period? (See in	etructions	10g		71			
	and 29 CFR 2520.101-3.)	nackout period: (See ii	istructions	101	х				
i	f 10h was answered "Yes," check the box if you	either provided the rea	uired notice or one	10h					
	of the exceptions to providing the notice applied			10i	x	8			
Par	VI Pension Funding Compliance	411461 25 01 11 2520.10	1-0	101	21				
11	s this a defined benefit plan subject to minimum	funding requirements?	(If "Yes " see instruction	e and	compl	oto			
	Schedule SB (Form 5500))	ranning requirements.	(ii 100, 300 iliatidotioi	is allu	compi	ele	Yes	X No	
12	s this a defined contribution plan subject to the	minimum funding requir	ements of section 412 o	f the C	ode o	r	Tes	k4 1/10	
	section 302 of ERISA? (If "Yes," complete 12a or	12b, 12c, 12d, and 12e	e below, as applicable.)	1 1110 0	0000		□ vos	X No	
a	section 302 of ERISA? (If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.) Yes Yes No								
	fulling dranting the walver								
If y	ou completed line 12a, complete lines 3, 9, and	d 10 of Schedule MB (I	orm 5500), and skip to	line 1	3		Year _		
b	Enter the minimum required contribution for this	and the contract of the contra				12b	*		
C	Enter the amount contributed by the employer to	the plan for this plan ve	ear			12c			
d	Subtract the amount in line 12c from the amount	in line 12b. Enter the re	sult (enter a minus sign	to		120			
	he left of a negative amount)		out (ortor a minus sign	.0		12d			
е	Will the minimum funding amount reported on line	e 12d be met by the fur	ding deadline?		L	Ye	s No	N/A	
Part	VII Plan Terminations and Transfe	ers of Assets						T IN/A	
13a	las a resolution to terminate the plan been adop	ted in any plan year?					Yes	X No	
	f "Yes," enter the amount of any plan assets that	reverted to the employ	er this year		Γ	13a		F4 110	
D	Vere all the plan assets distributed to participant	s or beneficiaries, trans	ferred to another plan of	r broug	thr				
l	Inder the control of the PBGC?		p.u.,	. 5,54	31.10		X Yes	No	
C	f during this plan year, any assets or liabilities we	re transferred from this	plan to another plan(s)	identify	the r	lan(s) t	o which assets		
	abilities were transferred. (See instructions.)		,	doriting	, tho p	71a11(3) t	o willer assets t	01	
13	c(1) Name of plan(s):			1	3c(2)	FIN(s)	1300	3) PN(s)	
					00(2)	LII ((0)	100/	3) FIV(5)	
IMP:	ERIAL MANAGEMENT CORPORAT	TION 401(K)							
PRO	FIT SHARING PLAN		-	72-1	1174	1599	00	1	
Cauti	on: A penalty for the late or incomplete filing o	f this return/report wi	Il be assessed unless re	easons	able c	auso is	ostablished		
Under pe	nalties of perjury and other penalties set forth in the instructions	I declare that I have avening a					Schedule MB comple	eted and	
Teally al	an enrolled actuary, as well as the electronic version of this return	inteport, and to the best of my	knowledge and belief, it is true,	correct, a	ind com	plete.		000-40-901/2009 6 01.	
SIGN		00/05/05							
HERE									
	organization plan auministrator	Date	Enter name of individu	al signi	ng as	plan ac	dministrator		
SIGN HERE	Var Broden	2/7/14	DIEK BUI	rdr.	eai	صونا			
	Signature of employer/plan sponsor	Date	Enter name of individu				er or plan spons	sor	