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).

2014

OMB Nos. 1210-0110

1210-0089

This Form is Open to **Public Inspection**

▶ Complete all entries in accordance with the instructions to the Form 5500-SF. Annual Report Identification Information For calendar plan year 2014 or fiscal plan year beginning and ending 12/31/2014 X a single-employer plan a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list A This return/report is for: of participating employer information in accordance with the form instructions) a one-participant plan a foreign plan the first return/report the final return/report **B** This return/report is an amended return/report a short plan year return/report (less than 12 months) Form 5558 DFVC program automatic extension C Check box if filing under: special extension (enter description) Part II Basic Plan Information—enter all requested information 1a Name of plan **1b** Three-digit CREATIVE DESIGN BUILDERS RETIREMENT PLAN plan number (PN) ▶ 001 1c Effective date of plan 10/01/2005 2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) 2b Employer Identification Number CREATIVE DESIGN BUILDERS, INC. (EIN) 91-1659821 **HILINE HOMES** Sponsor's telephone number 253-840-1849 11306 62ND AVE. E. PUYALLUP, WA 98373-4346 Business code (see instructions) 236110 **3a** Plan administrator's name and address XSame as Plan Sponsor. Administrator's EIN **3c** Administrator's telephone number 4b EIN 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. 4c PN a Sponsor's name Total number of participants at the beginning of the plan year 5a 31 **b** Total number of participants at the end of the plan year..... 5b 0 Number of participants with account balances as of the end of the plan year (defined benefit plans do not 5c 0 complete this item) d(1) Total number of active participants at the beginning of the plan year..... 5d(1) 26 d(2) Total number of active participants at the end of the plan year..... 5d(2) 0 e Number of participants that terminated employment during the plan year with accrued benefits that were 0 5e less than 100% vested. 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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and

belief, it is t	true, correct, and complete.						
SIGN HERE	Filed with authorized/valid electronic signature.	03/24/2015	JARED BEHR				
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator				
SIGN							
HERE	Signature of employer/plan sponsor	Date	Enter name of individ	ual signing as employer or plan sponsor			
Preparer's	name (including firm name, if applicable) and address (include r	oom or suite number	r) (optional)	Preparer's telephone number (optional)			

	Form 5500-SF 2014		Page 2				
b .	Nere all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Are you deliming a value of the annual examination and report of an independent qualified public accountant (IQPA) Leaves 220 1014-678 (See instructions on waker eligibility and conditions.) If you answered "No't to either line is an of line 6b, the plan cannot use Form 5909-SF and must instead use Form 5509. If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)?						
		surance p	program (see ERISA section 40	21)? .		Yes	☐ No ☐ Not determined
Par	III Financial Information						
<u>7</u> I	Plan Assets and Liabilities						
<u>a</u>	Total plan assets	7a	7665	505			
	·	7b			_		
	Net plan assets (subtract line 7b from line 7a)	7c	7665	05	_		0
			(a) Amount				(b) Total
		8a(1)					
			188	346			
-		` '	180	75			
	, ,						36921
t	o provide benefits)	8d	8021	54			
е (Certain deemed and/or corrective distributions (see instructions)	8e					
<u>f</u> /	Administrative service providers (salaries, fees, commissions)	8f	12	272			
g	Other expenses	8g					
<u>h</u>	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h					
	, , ,				-766505		
<u>j</u> .	Fransfers to (from) the plan (see instructions)	8j					
b	2A 2E 2F 2G 2J 2K 2T 3D If the plan provides welfare benefits, enter the applicable welfare fe						
10	During the plan year:				Yes	No	Amount
	29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fidu	ıciary Cor	rection Program)	10a		X	
	on line 10a.)			10b		X	
С	Was the plan covered by a fidelity bond?			10c	X		150000
d	or dishonesty?			10d		X	
е	insurance service, or other organization that provides some or all	of the ber	efits under the plan? (See	10e		X	
f	Has the plan failed to provide any benefit when due under the plan	n?		10f		X	
g	Did the plan have any participant loans? (If "Yes," enter amount as	s of year	end.)	10a	X		0
h	If this is an individual account plan, was there a blackout period? (2520.101-3.)	•		10h		X	
i	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.10			10i			
Part	VI Pension Funding Compliance						
11	Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)						
11a	Enter the unpaid minimum required contribution for current year from	om Sched	dule SB (Form 5500) line 39			11a	<u> </u>
12	Is this a defined contribution plan subject to the minimum funding	requirem	ents of section 412 of the Code	or se	ction	302 of	ERISA? Yes X No
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below,						
a	If a waiver of the minimum funding standard for a prior year is bein granting the waiver.	-			, and 6	enter th Day	

	F	form 5500-SF 2014	Page 3 - 1					
lf y	ou c	ompleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Forr	3.					
b	Ente	r the minimum required contribution for this plan year	12b					
С	Ente	r the amount contributed by the employer to the plan for this plan year			12c			
d		ract the amount in line 12c from the amount in line 12b. Enter the result (tive amount)	`		12d			
е	Will t	he minimum funding amount reported on line 12d be met by the funding	deadline?			Yes	No [N/A
Part	VII	Plan Terminations and Transfers of Assets						
13a	Has	a resolution to terminate the plan been adopted in any plan year?			. X	Yes N	0	
	If "Y	es," enter the amount of any plan assets that reverted to the employer th	is year		. 13a			
b		e all the plan assets distributed to participants or beneficiaries, transferre e PBGC?			control		X Yes	No
С	If du	ring this plan year, any assets or liabilities were transferred from this plant hassets or liabilities were transferred. (See instructions.)			to			
1	3c(1)	Name of plan(s):		1:	3c(2) E∣	IN(s)	13c(3) PN(s)

14b Trust's EIN

Part VIII Trust Information (optional)

14a Name of trust

Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

SIGN HERE Short Form Annual Return/Report of Small Employee Benefit Plan

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Complete all entries in accordance with the instructions to the Form 5500-SF.

1210-0089

OMB Nos. 1210-0110

2014

This Form is Open to Public Inspection

	Gastalas assatas la compania		01/2014	and anding	_	12/31/201	Λ		
For calendar plan year 2014 or		Trees,	01/2014	and ending					
	X a single-employer plan	Land.	x must attach a list						
A This return/report is for:			participating employ	with the form ins	tructions)				
_	a one-participant plan	=	oreign plan						
B This return/report is	the first return/report	\vdash	final return/report						
	an amended return/report	asl	nort plan year return	report (less than 12 mo	nths)				
C Observation of filtress and an	Form 5558	□ aut	tomatic extension			DFVC progra	am		
C Check box if filing under:	special extension (enter desc	ш				•			
	Special extension (enter desc	ription)							
Part II Basic Plan Inf	ormation—enter all requested in	formatio	n						
1a Name of plan					1b	Three-digit			
CREATIVE DESIGN BUI	LDERS RETIREMENT PLAN	1				plan number	001		
				}	10	(PN) Effective date of	f plan		
					10	10/01/200			
2a Plan sponsor's name and a	ddress; include room or suite numb	er (empl	oyer, if for a single-e	employer plan)	2b	Employer Ident	fication Number		
CREATIVE DESIGN BUT		` '	, ,			(EIN) 91-16			
	HILINE HOMES				2c	Sponsor's telep	hone number		
11306 62ND AVE. E.					253-840-1849				
					2d	Business code	(see instructions)		
PUYALLUP	WA 98373-434	16			236110				
3a Plan administrator's name a	and address XSame as Plan Spon	sor.			3b	Administrator's	EIN		
					20	A desiminatoratora	talaahana numbar		
					30	Administrator s	telephone number		
4 If the name and/or EIN of the	he plan sponsor has changed since	the last	return/report filed fo	this plan, enter the	4b	EIN			
Control Control and Control Control	umber from the last return/report.								
a Sponsor's name					4c				
5a Total number of participant	s at the beginning of the plan year.				5		31		
	s at the end of the plan year			1	5	b	0		
	account balances as of the end of	•	• •	·	5	c	0		
	articipants at the beginning of the p								
d(1) Total number of active p	articipants at the beginning of the p	iaii yeai.			5d(1)				
d(2) Total number of active p	articipants at the end of the plan ye	ar			5d(2)				
e Number of participants that	terminated employment during the	plan yea	r with accrued benef	its that were	5e				
less than 100% vested							0		
	or incomplete filing of this return								
	other penalties set forth in the instru- and signed by an enrolled actuary, a								
belief, it is true, correct, and cor		45 WEII A	S are creationic vers	ion or uno returnireport,	and t	o the best of In	Miowicage alla		
SIGN (Junes	Som		3-13-15	JARED BEHR					
HERE Signature of plan	administrator		Date	Enter name of individu	ıal sin	ning as plan ad	ministrator		

Date

Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)

Signature of employer/plan sponsor

Enter name of individual signing as employer or plan sponsor

Preparer's telephone number (optional)

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b	Were all of the plan's assets during the plan year invested in eligib Are you claiming a waiver of the annual examination and report of under 29 CFR 2520.104-46? (See instructions on waiver eligibility If you answered "No" to either line 6a or line 6b, the plan cann	an indeper and condit ot use Fo	ndent qualified public accounta ions.) rm 5500-SF and must instea	nt (IQ d use	PA)	5500	X Yes No	
	If the plan is a defined benefit plan, is it covered under the PBGC in	isurance p	rogram (see ERISA section 40	121)?		res	No Not determined	
_	t III Financial Information	100					5841 = 5°	
_	Plan Assets and Liabilities		(a) Beginning of Yea		_		(b) End of Year	
	Total plan assets	7a	70	6650)5		0	
	Total plan liabilities	7b	_		_		0	
_	Net plan assets (subtract line 7b from line 7a)	7c	70	6650)5		0	
	Income, Expenses, and Transfers for this Plan Year Contributions received or receivable from: (1) Employers	8a(1)	(a) Amount				(b) Total	
	(2) Participants	8a(2)		1884	6		A TOTAL OF THE	
	(3) Others (including rollovers)	8a(3)						
b_	Other income (loss)	8b		1807	75			
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		FIE			36921	
	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	81	0215	54			
	Certain deemed and/or corrective distributions (see instructions)	8e			10			
_ <u>f</u> _	Administrative service providers (salaries, fees, commissions)	8f		127	2	3	The Allerian of the	
	Other expenses							
		otal expenses (add lines 8d, 8e, 8f, and 8g)						
	Net income (loss) (subtract line 8h from line 8c)	8i		1	4		-766505	
	Transfers to (from) the plan (see instructions)	8j			9	5.1		
9a b	If the plan provides pension benefits, enter the applicable pension 2A 2E 2F 2G 2J 2K 2T 3D If the plan provides welfare benefits, enter the applicable welfare for the plan provides welfare benefits, enter the applicable welfare for the plan provides welfare for the plan provides welfare benefits, enter the applicable welfare for the plan provides welfare benefits, enter the applicable welfare for the plan provides welfare benefits, enter the applicable pension 2A 2E 2F 2G 2J 2K 2T 3D						×2	
10	During the plan year:			_	Yes	No	T	
a	Was there a failure to transmit to the plan any participant contribu 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fidu			10a	res	No X	Amount	
b	Were there any nonexempt transactions with any party-in-interest on line 10a.)	? (Do not	include transactions reported	10a		Х		
	Was the plan covered by a fidelity bond?				Х		150000	
d	Did the plan have a loss, whether or not reimbursed by the plan's	fidelity bo	nd, that was caused by fraud	10c		Х	150000	
е	Were any fees or commissions paid to any brokers, agents, or oth insurance service, or other organization that provides some or all	or dishonesty?						
f	Has the plan failed to provide any benefit when due under the pla	n?		10f		Х		
g	Did the plan have any participant loans? (If "Yes," enter amount a	s of vear e	end.)	10g	Х		0	
	If this is an individual account plan, was there a blackout period? 2520.101-3.)	(See instru	ictions and 29 CFR	10g		Х	R. Gerberge	
ī	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.10	d the required notice or one of the						
Part				10i				
11	ls this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)							
11a	Enter the unpaid minimum required contribution for current year for					11a	hal hal	
12	Is this a defined contribution plan subject to the minimum funding						ERISA? Yes X No	

a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling

Day_

Year_

(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)

granting the waiver.......Month_

	Form 5500-SF 2014	Page 3 -						
lf y	ou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Fo	rm 5500), and	isk	kip to line 13.				
b	Enter the minimum required contribution for this plan year	.,			12b			
C	Enter the amount contributed by the employer to the plan for this plan year.				12c			
d	Subtract the amount in line 12c from the amount in line 12b. Enter the resul negative amount)	•		-	12d			
е	Will the minimum funding amount reported on line 12d be met by the funding	g deadline?		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Yes	No 🗌	N/A
Part	VII Plan Terminations and Transfers of Assets							
13a	Has a resolution to terminate the plan been adopted in any plan year?				X	Yes No		
	If "Yes," enter the amount of any plan assets that reverted to the employer t	his year			13a			0
b	Were all the plan assets distributed to participants or beneficiaries, transfer of the PBGC?		•	. •			X Yes [No
С	If during this plan year, any assets or liabilities were transferred from this plushich assets or liabilities were transferred. (See instructions.)	an to another	plar	an(s), identify the plan(s)	to			
1	3c(1) Name of plan(s):				13c(2) E	IN(s)	13c(3) F	N(s)
Part	VIII Trust Information (optional)							
	Name of trust				14b 7	rust's EIN		
- 111								