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).

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

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A This return/report is for:
- [X] a single-employer plan
- [ ] a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions)
- [ ] a one-participant plan
- [ ] a foreign plan

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 Check box if filing under:
- [ ] Form 5558
- [ ] automatic extension
- [ ] DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
JF FITNESS LLC 401K PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2008

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
JF FITNESS, LLC

668 DUTCHESS TURNPIKE
POUGHKEEPSIE, NY 12603

2b Employer Identification Number (EIN) 20-4709687

2c Sponsor's telephone number 845-485-3309

2d Business code (see instructions) 713900

3a Plan administrator's name and address [X] Same as Plan Sponsor.

3b Administrator's EIN

3c Administrator's telephone number

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

5a Total number of participants at the beginning of the plan year	**5a**	9
b Total number of participants at the end of the plan year	**5b**	8
c Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)	**5c**	1
d(1) Total number of active participants at the beginning of the plan year	**5d(1)**	9
d(2) Total number of active participants at the end of the plan year	**5d(2)**	6
e Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**5e**	0

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 true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.		
	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

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

Preparer's telephone number (optional)

6a Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) ..... [X] Yes [ ] No

b Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions)..... [X] Yes [ ] No

If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.

c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... [ ] Yes [ ] No [ ] Not determined

Part III Financial Information

7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	311363	2631
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	311363	2631
8 Income, Expenses, and Transfers for this Plan Year		**(a) Amount**	**(b) Total**
a Contributions received or receivable from: (1) Employers	8a(1)	623	
(2) Participants	8a(2)	623	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	16512	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		17758
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	326490	
e Certain deemed and/or corrective distributions (see instructions)	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	0	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		326490
i Net income (loss) (subtract line 8h from line 8c)	8i		-308732
j Transfers to (from) the plan (see instructions)	8j	0	

Part IV Plan Characteristics

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

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

Part V Compliance Questions

10 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? (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	
c Was the plan covered by a fidelity bond?	10c	X		10000
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	
e 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			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below)..... [ ] Yes [ ] No

11a Enter the unpaid minimum required contribution for current year from Schedule SB (Form 5500) line 39 ..... **11a**

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? .. [ ] Yes [X] No

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

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 granting the waiver. ..... Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip 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 result (enter a minus sign to the left of a negative amount)	**12d**	
e Will the 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?		☒ Yes ☐ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year	**13a**	0
b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☐ Yes ☒ No

c 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.)

13c(1) Name of plan(s):	**13c(2)** EIN(s)	**13c(3)** PN(s)

Part VIII Trust Information (optional)

14a Name of trust	**14b** Trust's EIN

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SIGN HERE	J. M. Page	3/6/15	James Page
	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

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

Preparer's telephone number (optional)

AMERICAN FUNDS®

RecordkeeperDirect
Request for a Cash Distribution or Rollover

Jamie		Elmendorf	IRK84708
Participant's name	MI	Last	Plan ID number

Section 9 is to be completed by the TPA.

9 Vested percentage verification

Please confirm the following information for our records. Select one of the following options.

☒ Participant is 100% vested in all contribution types. **OR** ☐ Variable vesting (see below):

Match _____% Profit-sharing _____% Other _____ _____%
Specify contribution type.

Note: All forfeited amounts will automatically be transferred to the plan's forfeiture account.

The vested percentage reflected above is correct.

		( )	Ext.
Name of TPA (print)	Name of firm	Daytime phone	

X _____ / /
Signature of TPA Date (mm/dd/yyyy)

Section 10 is to be completed by your former employer.

10 Employer authorization

I/We, as plan trustee(s) or authorized signer(s) of the plan, certify that: 1) this distribution is in accordance with the terms of the plan; 2) the plan administrator has provided the participant with a *402(f) Notice of Special Tax Rules on Distributions* and has complied with any Internal Revenue Service and Department of Labor or other notice requirements that are applicable to this distribution; 3) the appropriate participant's consent and waivers, including spousal consent if applicable, have been obtained; 4) the vested percentage in Section 9 is provided; and 5) the recordkeeper is directed to rely on my/our authorization.

☒ Check this box if the request is to be honored because the participant's signature has been obtained on a separate form or the participant's signature is not required per plan rules.

☒ Check this box if the request is a result of plan termination.

James Page	X J. M. Page	3 / 6 / 15
Name of plan trustee or authorized signer (print)	Signature of plan trustee or authorized signer	Date (mm/dd/yyyy)
	X	/ /
Name of plan trustee or authorized signer (print)	Signature of plan trustee or authorized signer	Date (mm/dd/yyyy)

Send

Mailing and fax information for the former employer or TPA

You may fax this completed form to **(855) 521-9952** or mail it to the address below.

American Funds RecordkeeperDirect
c/o Retirement Plan Services

Regular mail
P.O. Box 6040
Indianapolis, IN 46206-6040

Overnight mail
12711 N. Meridian St.
Carmel, IN 46032-9181

3 Payment of fees

Any current and outstanding fees invoiced by American Funds must be paid in full prior to any distributions being processed. American Funds will provide a final invoice through the end of the billing quarter in which the final payout date occurs. The final invoice will detail the amount of any outstanding fees. Indicate the method of payment of these fees. Any amounts unpaid 15 calendar days after the invoice is sent will be deducted first from forfeiture assets and then pro rata from participant accounts.

Method of payment

A. ☐ Check

B. ☒ Deduction directly from the participant accounts (These fees will be deducted on a pro-rata basis.)

C. ☐ Forfeiture assets (must be permitted by the terms of the plan document; amount deducted will be dependent on the current forfeiture account balance)

Specific payment instructions:

____

____

____

4 Authorization

I have the authority to sign this document in connection with this plan termination and have consulted legal advisors to the extent I believe necessary and appropriate.

- I am seeking guidance from a tax advisor or third-party administrator regarding any additional steps necessary to terminate the plan (including but NOT limited to plan amendments and Form 5500).
- I authorize the distribution of all remaining account balances on the Final Payout Date for full plan terminations.

James Page
Name of Authorized Plan Signer (print)

CEO
Title

X [signature]
Signature of Authorized Plan Signer

3, 6, 15
Date (mm/dd/yyyy)

Send

Submit this completed form by mail or fax.

American Funds Service Company
c/o Retirement Plan Services

Regular mail	*Overnight mail*	*Fax*
P.O. Box 6040 Indianapolis, IN 46206-6040	12711 N. Meridian St. Carmel, IN 46032-9181	(855) 521-9952