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

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

Revenue Code (the Code).

1210-0089

OMB Nos. 1210-0110

2014

This Form is Open to Public Inspection

Part I	Annual Report	Identification Informatio	n					
For calenda	ar plan year 2014 or f	scal plan year beginning 01/01/	2014	and ending 12	2/31/2014			
A This ret	a single-employer plan a multiple-employer plan (not multiemployer) (Filers checking this box must of participating employer information in accordance with the form instruction and a one-participant plan a foreign plan							
D T1:			H					
B This retu	ırn/report is	the first return/report	the final return/report					
		an amended return/report	a short plan year retui	n/report (less than 12 m	nonths)			
C Check b	oox if filing under:	Form 5558 special extension (enter des	automatic extension		DFVC pro	gram		
		<u> </u>						
Part II	I.	ormation—enter all requested i	nformation		1			
1a Name of plan STERLING GROUP 401(K) PLAN				1b Three-digit plan number (PN) ▶	001			
						1c Effective date of plan 01/01/2011		
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) THE STERLING GROUP, INC.					2b Employer Identification Number (EIN) 03-0477099			
926 96TH STREET EAST				2c Sponsor's te	lephone number -537-3177			
TACOMA, WA 98445			2d Business code (see instructions) 238900					
3a Plan administrator's name and address XSame as Plan Sponsor.				3b Administrator	Administrator's EIN			
		e plan sponsor has changed sinc	e the last return/report filed f	or this plan, enter the	4b EIN			
name, a Sponso		mber from the last return/report.			4c PN			
5a Total number of participants at the beginning of the plan year			. 5a	13				
b Total number of participants at the end of the plan year			. 5b	15				
C Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)			5c	9				
d(1) Total number of active participants at the beginning of the plan year			5d(1)	11				
d(2) Total number of active participants at the end of the plan year			5d(2)	12				
Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested			5e	5e				
Under pena SB or Sche	alties of perjury and o	or incomplete filing of this retu ther penalties set forth in the instr and signed by an enrolled actuary, plete.	uctions, I declare that I have	examined this return/re	port, including, if app			
SIGN	Filed with authorized		07/13/2015	JUDY HURLEY				
HERE	i ilea with authorized	/valid electronic signature.	01/13/2013	OOD I HOIKEET				
HERE	Signature of plan a		Date	Enter name of individ	dual signing as plan	administrator		
			_		dual signing as plan a	administrator		
SIGN HERE	Signature of plan a	administrator	Date	Enter name of individ				
SIGN HERE	Signature of plan a	administrator Dyer/plan sponsor	Date Date	Enter name of individ	dual signing as empl	oyer or plan sponsor		
SIGN HERE	Signature of plan a	administrator	Date Date	Enter name of individ	dual signing as empl			

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b	Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)					A) Yes No				No No	
	f the plan is a defined benefit plan, is it covered under the PBGC in	surance p	rogram (see ERISA section 40)21)?		Yes	No	Not de	etermi	ned	
Par			Г								
	Plan Assets and Liabilities		(a) Beginning of Yea		-		(b) End				
	Total plan assets	7a	1580	0				1	30426 27		
	Total plan liabilities	7b	1580		-			1	30399		
	Net plan assets (subtract line 7b from line 7a)	7c		,,,,	-		(b) T		00000		
	Income, Expenses, and Transfers for this Plan Year Contributions received or receivable from:		(a) Amount				(b) T	otai			
	(1) Employers	8a(1)	184	100							
	(2) Participants	8a(2)	388	38829							
	(3) Others (including rollovers)	8a(3)									
b	Other income (loss)	8b	104	187							
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c							67716	5	
	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	952	95293							
	Certain deemed and/or corrective distributions (see instructions)	8e									
f	Administrative service providers (salaries, fees, commissions)	8f	1	100							
	Other expenses	8g									
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h							95393	3	
i	Net income (loss) (subtract line 8h from line 8c)	8i						-	27677	•	
j	Transfers to (from) the plan (see instructions)	8j									
Par	t IV Plan Characteristics										
	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		Amou	nt		
	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)					X					
	b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)					X					
с	Was the plan covered by a fidelity bond?			10c	X				1	15000	
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?					Χ					
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.)				X			754			
f	Has the plan failed to provide any benefit when due under the plan	n?		10f		X					
g	g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)					X					
h	h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)					X					
i	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										
Part	VI Pension Funding Compliance										
11	Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)								Yes	No	
11a	Enter the unpaid minimum required contribution for current year fr					11a					
12	Is this a defined contribution plan subject to the minimum funding	requireme	ents of section 412 of the Code	or se	ection (302 of	ERISA?		Yes >	No	
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)										
а	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										

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lf :	ou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (For	m 5500), and skip to line 13.			
b	Enter the minimum required contribution for this plan year		12b		
С	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 negative amount)		1 124		
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?		🔲 Y	′es X No	
	If "Yes," enter the amount of any plan assets that reverted to the employer the	his year	13a		
b	Were all the plan assets distributed to participants or beneficiaries, transferred the PBGC?		inder the control		Yes X No
С	If during this plan year, any assets or liabilities were transferred from this pla which assets or liabilities were transferred. (See instructions.)	an to another plan(s), identify th	e plan(s) to		
1	3c(1) Name of plan(s):		13c(2) EI	N(s)	13c(3) PN(s)

14b Trust's EIN

Part VIII Trust Information (optional)

14a Name of trust