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).

2014

OMB Nos. 1210-0110

1210-0089

This Form is Open to Public Inspection

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e Number of participants that terminated employment during the plan year with accrued benefits that were			f the plan year (defined be	enefit plans do not	5c 5d(1)	1! 1: 1	
d(2) Total number of active participants at the end of the plan year			f the plan year (defined be	enefit plans do not	5c	1:	
•		n account balances as of the end o	f the plan year (defined be	enefit plans do not		1	
					5b		
_	5a Total number of participants at the beginning of the plan yearb Total number of participants at the end of the plan year					1	
		s at the beginning of the plan vear			5a		
	EIN, and the plan no	he plan sponsor has changed since umber from the last return/report.	e the last return/report filed	d for this plan, enter the	4b EIN 4c PN		
3a Plan ad	dministrator's name a	and address XSame as Plan Spor	nsor.		3b Administrator's 3c Administrator's	00 EIN	
225 OLD LOUDON ROAD LATHAM, NY 12110			2c Sponsor's telephone number 518-389-2602 2d Business code (see instructio				
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) CAPITAL SIDING AND CONSTRUCTION			2b Employer Identi (EIN) 20-45	ification Number 507934			
					1c Effective date o		
1a Name of plan CAPITAL SIDING AND CONSTRUCTION 401K PROFIT SHARING PLAN				1b Three-digit plan number (PN) ▶	001		
Part II	Basic Plan Inf	ormation—enter all requested in	nformation				
C Check b	oox if filing under:	X Form 5558 ☐ special extension (enter desc	automatic extension	n	DFVC progra	am	
		an amended return/report	/report a short plan year return/report (less than 12 months)				
B This retu	rn/report is	the first return/report	the final return/report	rt			
A This return/report is for:			a multiple-employer plan (not multiemployer) (Filers checking this box must attach a lis of participating employer information in accordance with the form instructions) a foreign plan				
For calenda	lendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014 X a single-employer plan						

	Form 5500-SF 2014		Page 2					
b	Were all of the plan's assets during the plan year invested in eligible Are you claiming a waiver of the annual examination and report of a under 29 CFR 2520.104-46? (See instructions on waiver eligibility a f you answered "No" to either line 6a or line 6b, the plan cannot be a control of the plan cannot be a control	an indepe and condi ot use Fo	ndent qualified public accounta tions.) rm 5500-SF and must instead	nt (IQ	PA) Form	5500.	X Yes [No No
	f the plan is a defined benefit plan, is it covered under the PBGC in	surance p	program (see ERISA section 40)21)? .		Yes	No Not determin	ed
Par	III Financial Information							
7	Plan Assets and Liabilities		(a) Beginning of Yea				(b) End of Year	
<u>a</u>	Total plan assets	7a	956	666	-		140536	
<u>b</u>	Total plan liabilities	7b						
	et plan assets (subtract line 7b from line 7a)			666			140536	
	Income, Expenses, and Transfers for this Plan Year (a) Amount						(b) Total	
	Contributions received or receivable from: 1) Employers	8a(1)	133	899				
	2) Participants	8a(2)	477	' 65				
	3) Others (including rollovers)	8a(3)						
	Other income (loss)	8b	77	'81				
	Fotal income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c					68945	
	Benefits paid (including direct rollovers and insurance premiums							
1	o provide benefits)	8d	151					
е (Certain deemed and/or corrective distributions (see instructions)	8e)32				
<u>f</u>	Administrative service providers (salaries, fees, commissions)	8f	3	375				
g	Other expenses	8g						
<u>h</u>	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h					24075	
	Net income (loss) (subtract line 8h from line 8c)	8i					44870	
<u>j</u> .	Fransfers to (from) the plan (see instructions)	8j						
b	2E 2F 2G 2J 2K 2T 3D							
10	During the plan year:				Yes	No	Amount	
а b	 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		
	on line 10a.)	`	•	10b		X		
С	Was the plan covered by a fidelity bond?			10c	X		10	0000
d				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	n?		10f		X		
g	Did the plan have any participant loans? (If "Yes," enter amount as	s of year	end.)	10g	X		24	4402
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			10h		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			10i				
Part	Part VI Pension Funding Compliance							
11	Is this a defined benefit plan subject to minimum funding requirements 5500) and line 11a below)							No
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,							
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 Day Year							

	Form 5500-SF 2014	Page 3 - 1			
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	b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the of the PBGC?				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