

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2014</div> This Form is Open to Public Inspection
---	---	--

Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☒ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☐ a single-employer plan; ☐ a DFE (specify) _____
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 If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information		
1a Name of plan <u>MY FUTURE 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶	<u>002</u>	
	1c Effective date of plan <u>01/01/2012</u>		
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>FIDUCIARY DOCTORS, LLC</u> <u>225 WEST 3RD STREET, SUITE 121</u> <u>LONG BEACH, CA 90802</u>	2b Employer Identification Number (EIN) <u>45-1427680</u>	2c Plan Sponsor's telephone number <u>714-331-2623</u>	2d Business code (see instructions) <u>523900</u>

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 accompanying schedules, statements and attachments, 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.	10/15/2015	LYNNE MCAULEY
	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
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor FIDUCIARY DOCTORS, LLC 225 WEST 3RD STREET, SUITE 121 LONG BEACH, CA 90802	3b Administrator's EIN 45-1427680 3c Administrator's telephone number 714-331-2623
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
5 Total number of participants at the beginning of the plan year	5 99
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).	
a(1) Total number of active participants at the beginning of the plan year	6a(1) 99
a(2) Total number of active participants at the end of the plan year	6a(2) 1658
b Retired or separated participants receiving benefits	6b 0
c Other retired or separated participants entitled to future benefits.....	6c 222
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 1880
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e	6f 1880
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 897
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 28
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2J 2K 3D 2F 2G 2T 3B 2A	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☐ H (Financial Information) (2) ☒ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) 0 (4) ☐ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III**Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE I (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information—Small Plan This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan MY FUTURE 401(K) PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 FIDUCIARY DOCTORS, LLC	D Employer Identification Number (EIN) 45-1427680	

Complete Schedule I if the plan covered fewer than 100 participants as of the beginning of the plan year. You may also complete Schedule I if you are filing as a small plan under the 80-120 participant rule (see instructions). Complete Schedule H if reporting as a large plan or DFE.

Part I	Small Plan Financial Information
---------------	---

Report below the current value of assets and liabilities, income, expenses, transfers and changes in net assets during the plan year. Combine the value of plan assets held in more than one trust. Do not enter the value of the portion of an insurance contract that guarantees during this plan year to pay a specific dollar benefit at a future date. Include all income and expenses of the plan including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. **Round off amounts to the nearest dollar.**

1 Plan Assets and Liabilities:		(a) Beginning of Year	(b) End of Year
a Total plan assets	1a	5655476	15292050
b Total plan liabilities	1b		
c Net plan assets (subtract line 1b from line 1a)	1c	5655476	15292050
2 Income, Expenses, and Transfers for this Plan Year:		(a) Amount	(b) Total
a Contributions received or receivable:			
(1) Employers.....	2a(1)	1205652	
(2) Participants.....	2a(2)	2941530	
(3) Others (including rollovers)	2a(3)	2635988	
b Noncash contributions	2b		
c Other income.....	2c	775857	
d Total income (add lines 2a(1), 2a(2), 2a(3), 2b, and 2c)	2d		7559027
e Benefits paid (including direct rollovers)	2e	1467167	
f Corrective distributions (see instructions)	2f	1228	
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Administrative service providers (salaries, fees, and commissions)	2h	150238	
i Other expenses	2i	14452	
j Total expenses (add lines 2e, 2f, 2g, 2h, and 2i).....	2j		1633085
k Net income (loss) (subtract line 2j from line 2d)	2k		5925942
l Transfers to (from) the plan (see instructions)	2l		3710632

3 Specific Assets: If the plan held assets at anytime during the plan year in any of the following categories, check "Yes" and enter the current value of any assets remaining in the plan as of the end of the plan year. Allocate the value of the plan's interest in a commingled trust containing the assets of more than one plan on a line-by-line basis unless the trust meets one of the specific exceptions described in the instructions.				
		Yes	No	Amount
a Partnership/joint venture interests	3a		X	
b Employer real property	3b		X	
c Real estate (other than employer real property).....	3c		X	
d Employer securities	3d		X	
e Participant loans.....	3e	X		198983

	Yes	No	Amount
3f Loans (other than to participants)		X	
3g Tangible personal property		X	

Part II Compliance Questions

4 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? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by the participant's account balance.		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible?		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a.)		X	
e Was the plan covered by a fidelity bond?.....	X		1271873
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
i Did the plan at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel of real estate, or partnership/joint venture interest?		X	
j Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....		X	
k Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? If "No," attach an IQPA's report or 2520.104-50 statement. (See instructions on waiver eligibility and conditions.)	X		
l Has the plan failed to provide any benefit when due under the plan?.....		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.....			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
If "Yes," enter the amount of any plan assets that reverted to the employer this year..... ☐ Yes ☒ No Amount:

5b 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.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c 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 Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
---	--	--

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

A Name of plan <u>MY FUTURE 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FIDUCIARY DOCTORS, LLC</u>	D Employer Identification Number (EIN) <u>45-1427680</u>

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
----------------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 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 ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....	6a		
b Enter the amount contributed by the employer to the plan for this plan year.....	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☐ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
--	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

- a** Enter the percentage of plan assets held as:
 Stock: 0.0% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%
- b** Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
- c** What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

Multiple Employer Plan Participating Employer Information

My Future 401(k) Plan, EIN 45-1427680, PN 002

(a) Name of participating employer	(b) EIN	(c) Percent of Total Contributions
1Cor37 Corporation	45-4167770	1.70%
2nd Sight Bioscience	47-1468387	0.00%
A-1 Piano Sales & Rentals, Inc.	91-1778535	0.14%
Alaska Logistics, LLC	11-3677396	0.02%
All Serve, LLC	26-4278876	0.31%
Ames International, Inc.	91-1398278	1.96%
Amida Hospice Inc.	26-0617265	1.00%
Artizo, LLC	26-3483624	0.35%
A.S.S.I.C.	91-1567051	2.26%
BacGen Technologies, Inc.	91-1880580	1.53%
BitTitan	90-0352223	1.40%
Blank Law & Technologies P.S.	91-2118219	0.58%
Blank, LLC	26-0832306	0.19%
Blue-Chip Alliance, LLC dba The Man Shop	72-1553561	0.11%
BOMA Seattle King County	91-0158840	1.03%
Bothell Pet Hospital	91-1626267	1.44%
Brandon Femme Inc.	95-4672586	0.02%
Cerevast Therapeutics Inc	27-0473030	2.35%
Clipper Ship, Inc.	92-0099342	1.10%
Cognition Studio, Inc	36-4667378	0.18%
Coldwell Banker Park Shore	91-1546163	0.14%
Contractors Supply Corporation	27-0730928	0.53%
Coomes Consulting Group, LLC	46-4143515	0.42%
Coyne, Jesernig LLC	71-0886739	2.64%
D. M. Kimball Consulting Inc.	46-2625176	0.55%
Digital Reprographic Service, Inc.	91-1581521	0.54%
Digital World Biology, LLC	46-3216578	1.89%
Door to Door Store	91-1520325	0.29%
Dunn & Associates, Inc.	16-1770354	3.61%
Eldred & Associates	26-4456876	0.08%
Elemental Design, LLC	27-1136016	0.32%
eLex, PLLC	27-0975184	0.80%
Epic Stables, LLC	26-3081427	0.44%
Eschen Automotive, Inc	91-1224544	0.25%
Fremont Brewing Company	26-3078632	1.19%
Frobright Salsary, LLC	27-1943309	0.46%
Gall Construction Co. Inc.	45-3148055	0.08%
Garden Edge Inc.	26-1519385	0.69%
Geo. Heiser Body Co., Inc.	91-0699767	0.53%
Georgetown Home and Garden	20-0402544	1.38%
Goodwinds, LLC	26-3440741	0.17%
Greene IS	27-1246009	0.63%
Greenwood Hardware, Inc.	91-1991760	0.00%
Hutt Construction, Inc	20-3366329	3.08%
Iatros, Inc.	27-3236002	0.42%
Iden's Dealer Services	46-4077672	1.79%

Island Contractors Supply, LLC	46-2040508	0.15%
Jeffrey Zent, DDS	46-0487617	0.01%
Kenneth J. Killpack, DDS	26-3637180	0.11%
Koden America, Inc.	59-2129047	0.08%
Lee & Lee, PS	27-3208105	0.76%
Linksbridge, LLC	26-3067893	4.35%
Loretta's Northwesterner	46-394396	0.40%
Lotar Solutions, Inc.	27-4411980	0.06%
Magus Enterprises, Inc.	20-0522231	0.07%
McDonald Excavating, Inc	91-1545806	1.07%
Mitigation Masters LLC	61-1734440	1.01%
Miyabi Corporation	91-1936742	0.09%
Mountain Movers, Inc.	72-1542393	0.75%
Mt. Rainier Federal Credit Union	91-1890939	0.47%
Napier Legal, PS	90-0436691	0.53%
Nayamode, Inc.	20-3569840	1.26%
Nine Pound Hammer, LLC	61-1416549	0.36%
Northeast Florida Builders Association	59-6135518	0.79%
Northwest Pulp & Paper Association	91-0660171	1.10%
Northwest Rubbish Removal, Inc.	20-2715961	0.90%
NW Explorations, LLC	20-1119358	1.07%
NW Propeller Operations, Inc	91-1890939	1.25%
Oculus Eyecare	47-0872979	1.61%
Ohlsen's Property Renewal, LLC	90-0921795	0.00%
Pacific Paper Products, Inc	91-0673079	3.30%
Pinchiff Mechanical, LLC	46-3571473	0.13%
PM Testing Laboratory, Inc	91-1052636	5.44%
Prestige Escrow, LLC	26-2924623	0.14%
Pro Benefits of Washington	27-5039273	0.50%
Prometco, Inc.	91-0824319	0.18%
Protingent, Inc.	27-0030296	17.09%
PyCo USA Inc.	26-0597159	0.04%
Quality Concrete Products	91-1348217	1.18%
Ragnar Wealth Management, LLC	46-5305174	0.67%
Red Promotions	26-3495693	0.49%
Reddaway Kabiri, PLLC	27-4497674	0.10%
Rental Housing Association	91-1400667	0.20%
Repaul Textiles LLC	20-4888848	0.36%
Scotsman Guide Media, Inc	91-1300151	1.81%
Seattle Cider Company, LLC	45-4562698	0.04%
Skillet Ballard	46-1789464	0.14%
Skillet Diner, LLC	27-4636344	0.01%
Skillet Food Products, LLC	27-3251623	0.05%
Skillet Seattle Center, LLC	45-4881758	0.07%
Skillet Street Food, Inc.	26-0165059	0.00%
Soprano Design	98-0678347	0.11%
Subtext LLC	45-2545691	0.14%
Superlon Plastics Co., Inc.	91-0851703	0.15%
The Skillet Group	46-1884770	0.25%
Two Beers Brewing Co., LLC	26-3791278	0.46%
VitalSource Staffing, LLC	27-3023066	0.67%
Washington DECA	91-1308496	0.29%
Washington State Pharmacy Association	91-0462190	0.65%
Weatherly Inn at Tacoma LP	91-1425600	2.93%
Wonder Forge Inc.	45-4835564	2.68%
Yalnes, Inc	26-1994504	0.88%

October 12, 2015

Re: Master form 5500 Filing for OPEN MEP (specifically participant count requiring "large plan data")

Dear Ian Dingwall,

We are writing this letter for clarification on how to proceed for completing a master form 5500 filing for an OPEN MEP. It is our understanding that OPEN MEP's are to file individual form 5500's for each adopter. Independent audits, Schedule C, and Schedule H are only to be done on an individual basis for each adopter that meets the criteria of a "large Plan". We understand that in a CLOSED MEP there is only one form 5500 and if the participant count reaches 100 or more the entire MEP has an audit. We are not questioning anything in regards to a CLOSED MEP.

Our question and dilemma comes when we try to submit a master form 5500 for an OPEN MEP. Normally we submit this master form 5500 with a total of the data from all the individual adopter form 5500's that have already been filed. However, now the participant count has risen over 100 as a total for the combined adopters and while we can generate a form 5500 and a schedule I the DOL website will not accept the form because it "looks" like it needs a Schedule H, Schedule C and an Accountant's Opinion.

No Schedule C data or Accountant's opinion is being done for the "master" filing because all adopters are filing independently. If an adopter meets the criteria of a "large plan" the schedule H, Schedule C, and Accountant Opinion are filed with the independent adopter form 5500. In addition, now that the form 5500 requires a listing of all adopters to be attached to the individual form 5500 (basically showing what a master filing would show and all adopters already have a form 5500 filed separately). Is a "master" filing needed for an OPEN MEP? If so, can you instruct us how to proceed to do the correct filing using a Schedule I format? If this is not the correct approach, please let us know.

To prevent the form 5500 from being late we have reported the participant count in line 5a below 100 so the form would be accepted. Please provide us with guidance as to how to proceed and we will amend the master form 5500 per your instruction.

Thank you for understanding as we try to resolve this issue with the "master form 5500 OPEN MEP" filing.

Sincerely,

Lynne McCauley

Fiduciary Doctors, LLC