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

2015

This Form is Open to Public Inspection

Parti	Annual Report	identification information									
For calend	or calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015										
Δ This ro	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 IIIISTE	ниплерон із тог.	a one-participant plan	a foreign plan								
B This ret	urn/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							
r	_	special extension (enter descri	· /								
Part II	Basic Plan Info	rmation —enter all requested in	formation								
1a Name BRADENTO		401K PROFIT SHARING PLAN			1b Three-digit plan number (PN) ▶						
			1c Effective da	ate of plan 01/01/1985							
		yer, if for a single-employer plan) m, apt., suite no. and street, or P.C	D. Box)			dentification Number 47-1175840					
	r town, state or provinc ON INSURANCE, LLC	e, country, and ZIP or foreign post	al code (if foreign, see ins	tructions)		telephone number					
						ode (see instructions)					
	ARD PARK DRIVE DN, FL 34205										
BRADENTO	M, FE 34203					524210					
3a Plan a	administrator's name ar	nd address XSame as Plan Spons	sor.		3b Administrat	or's EIN					
					3c Administrat	or's telephone number					
		e plan sponsor has changed since mber from the last return/report.	the last return/report filed	for this plan, enter the	4b EIN						
	sor's name	mber nom the last return/report.			4c PN						
5a Total	number of participants	at the beginning of the plan year			5a						
		at the end of the plan year				16					
C Numb	per of participants with	account balances as of the end of	the plan year (defined ber	nefit plans do not	5c	15					
	,	rticipants at the beginning of the pl			5d(1)	13					
` '			-		- 1(0)	8					
d(2) Total number of active participants at the end of the plan year e Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested						4					
Caution:	A penalty for the late	or incomplete filing of this return	n/report will be assessed	d unless reasonable ca	use is establishe	d.					
SB or Sch		her penalties set forth in the instructed actuary, a splete.									
SIGN		valid electronic signature.	05/25/2016	ROBERT J. WENTZE							
HERE	Signature of plan a		Date	Enter name of individ		n administrator					
SIGN											
HERE	Signature of emplo		idual signing as employer or plan sponsor								
Preparer's	name (including firm n	name, if applicable) and address (in	nclude room or suite numb	per)	Preparer's telepl	none number					

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 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 a under 29 CFR 2520.104-46? (See instructions on waiver eligibility a lf you answered "No" to either line 6a or line 6b, the plan cannot be a second to the plan cannot be a second	an indepen and condition ot use For	dent qualified public a ons.) m 5500-SF and mus	ccount	ant (IQ	PA) Form	5500.		Yes No
C If the plan is a defined benefit plan, is it covered under the PBGC in	surance pr	ogram (see ERISA se	ection 4	021)?		Yes	No No	t determined
Part III Financial Information	1							
7 Plan Assets and Liabilities		(a) Beginning					(b) End of Y	
a Total plan assets	7a		2150	0092				2160873
b Total plan liabilities	7b		0450					0400070
C Net plan assets (subtract line 7b from line 7a)	7c		2150	1092	+			2160873
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from:		(a) Amou	unt				(b) Total	
(1) Employers	8a(1)		9	602				
(2) Participants	8a(2)		66	231				
(3) Others (including rollovers)	8a(3)							
b Other income (loss)	8b		-15	814				
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c							60019
Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d		48	8661				
Certain deemed and/or corrective distributions (see instructions)	8e							
f Administrative service providers (salaries, fees, commissions)	8f			577				
g Other expenses	8g							
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h							49238
i Net income (loss) (subtract line 8h from line 8c)	8i							10781
j Transfers to (from) the plan (see instructions)	8j							
Part IV Plan Characteristics								
9a If the plan provides pension benefits, enter the applicable pension	feature cod	des from the List of Pl	an Cha	racteri	stic Co	des in th	ne instruction	s:
B If the plan provides welfare benefits, enter the applicable welfare fe	natura code	os from the List of Pla	n Char	octorict	ic Cor	loc in the	instructions	
in the plan provides wellare benefits, effer the applicable wellare is	eature couc	es nom the List of Fia	ii Cilai	acterist		163 111 1116	HISTIUCTIONS	•
Part V Compliance Questions								
10 During the plan year:				Yes	No	N/A	An	nount
Was there a failure to transmit to the plan any participant contribu described in 29 CFR 2510.3-102? (See instructions and DOL's V Program)	oluntary Fi	duciary Correction	10a		X			
b Were there any nonexempt transactions with any party-in-interest					V			
reported on line 10a.)			10b		X			
C Was the plan covered by a fidelity bond?			10c	X				250000
d Did the plan have a loss, whether or not reimbursed by the plan's by fraud or dishonesty?	······		10d		Χ			
Were any fees or commissions paid to any brokers, agents, or oth carrier, insurance service, or other organization that provides som the plan? (See instructions.)	ne or all of t	he benefits under	10e	X				7119
f Has the plan failed to provide any benefit when due under the plan			10f		X			
· · · · · · · · · · · · · · · · · · ·				X				130
h If this is an individual account plan, was there a blackout period?	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR				X			130
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	ne required	notice or one of the	10h 10i					
j Did the plan trust incur unrelated business taxable income?								
Part VI Pension Funding Compliance			10j		<u> </u>			
11 Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)								 Yes
11a Enter the unpaid minimum required contribution for all years from						11a		
12 Is this a defined contribution plan subject to the minimum funding						-	RISA?	Yes X No

	F	orm 5500-SF 2015 Page 3 - 1							
	_ `	s," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)							
а		aiver of the minimum funding standard for a prior year is being amortized in this plan year, see inc ng the waiver		enter the Day	date of t	he letter rul Year	ing		
lf		mpleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line		Duy_		1 oui			
b	Enter t	ne minimum required contribution for this plan year		12b					
С	Enter th	ne amount contributed by the employer to the plan for this plan year		12c					
d		ct the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the		12d					
		ve amount)e minimum funding amount reported on line 12d be met by the funding deadline?	П	Yes	No 🗌	N/A			
Part		Plan Terminations and Transfers of Assets			100	110	1471		
		resolution to terminate the plan been adopted in any plan year?			Yes	s X No			
		s," enter the amount of any plan assets that reverted to the employer this year		13a					
b	Were	all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brough	ght under the co	ontrol		Yes X	No		
С	If duri	ng this plan year, any assets or liabilities were transferred from this plan to another plan(s), identiassets or liabilities were transferred. (See instructions.)							
•	13c(1) N	lame of plan(s):	13c(2)	EIN(s)		13c(3) F	PN(s)		
Part	: VIII	Trust Information							
14a	Name o	f trust		14b Trust's EIN					
14c	Name	of trustee or custodian		14d	14d Trustee's or custodian's				
140 Name of trustee of custodian						telephone number			
Par	t IX	IRS Compliance Questions							
15a	Is the	plan a 401(k) plan?		Ye	S	No			
15b		"how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals an ng contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?		Design- based safe ADP/ACP harbor test method					
15c	testing	DP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "c method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.4(ii))?	101(m)-	Yes No					
16a	Check	the box to indicate the method used by the plan to satisfy the coverage requirements under secti	on 410(b):		atio ercentage st		rage efit test		
16b		he plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by come with any other plans under the permissive aggregation rules?		Ye	s	No			
17a	Has the	e plan been timely amended for all required tax law changes?		Ye	S	No	N/A		
17b	17b Date the last plan amendment/restatement for the required tax law changes was adopted// Enter the applicable code (See instructions for tax law changes and codes).								
17c		lan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter pland the letter yellower. I and the letter's serial references and the letter's serial references and the letter's serial references.		t to a fa	vorable II	RS opinion	or		
17d	If the p	lan is an individually-designed plan and received a favorable determination letter from the IRS, e ination letter/		the plai	n's last fav	vorable			
18		Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2, American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin		Yes	;	No			
19	Were in	n-service distributions made during the plan year?		Ye	s	No			
	If "Yes	" enter amount	······	19					
20	Were required minimum distributions made to 5% owners who have attained age 70 ½ (regardless of whether or not retired), as required under section 401(a)(9)?								

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.

2015

OMB Nos. 1210-0110

1210-0089

This Form is Open to Public Inspection

Part I		Identification Information								
For calenda	ar plan year 2015 or fi	iscal plan year beginning	01/01/2015	and ending	12/31/2	2015				
A This ret	urn/report is for:	X a single-employer plan	a multiple-employer pl							
	ullulopottio (a one-participant plan	a foreign plan	101111						
B This retu	ırn/report is									
		an amended return/report	a short plan year return	n/report (less than 12 m	nonths)					
C Check t	oox if filing under:	if filing under: Form 5558 automatic extension DFVC program								
		special extension (enter descri	iption)							
Part II		ormation—enter all requested info	ormation							
1a Name BRADENT	of plan ON INSURANCE	1b Three-digit plan numbe (PN) ▶	er 001							
			1c Effective date of plan 01/01/1985							
		oyer, if for a single-employer plan) om, apt., suite no. and street, or P.O.	. Box)		·	lentification Number				
City or		ce, country, and ZIP or foreign posta		uctions)	2c Sponsor's t	elephone number				
1400 B	BALLARD PARK I	DR TVF			1	-0511 ode (see instructions)				
					524210					
BRADEN		FL 34205		1	2h					
3a Plan a	iministrator's name ai	nd address XSame as Plan Spons	or.		3b Administrator's EIN					
					3c Administrate	or's telephone number				
		e plan sponsor has changed since t mber from the last return/report.	he last return/report filed for	or this plan, enter the	4b EIN					
a Sponso	or's name	·			4c PN					
5a Total r	number of participants	at the beginning of the plan year	***************************************		5a	15				
b Total r	number of participants	at the end of the plan year			5b	16				
		account balances as of the end of the		•	5c	15				
d(1) Tota	al number of active pa	articipants at the beginning of the pla	an year	•••••	5d(1)	13				
d(2) Tota	al number of active pa	articipants at the end of the plan yea	λΓ		5d(2)	8				
e Numb	per of participants that	terminated employment during the	plan year with accrued ber	nefits that were less	5e	4				
Caution: A	penalty for the late	or incomplete filing of this return	l/report will be assessed	unless reasonable ca		i.				
SB or Sche		ther penalties set forth in the instruct and signed by an enrolled actuary, as plete.								
SIGN	12/1		5/25/16	Robert J. Wen	ıtzell					
HERE	Signature of plan a	administrator	Enter name of individ	ter name of individual signing as plan administrator						
SIGN	136.5		5/25/16	.,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,,						
HERE	Signature of empto	yer/plan sponsor	Date	Enter name of individ	tual signing as emp	oloyer or plan sponsor				
Preparer's		name, if applicable) and address (in	clude room or suite numbe		Preparer's teleph	~~~				

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	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 under 29 CFR 2520.104-46? (See instructions on waiver eligibility	an indepe	ndent qualified public a	ccount	ant (IQ	(PA)				Yes No	
	If you answered "No" to either line 6a or line 6b, the plan canr	not use Fo	orm 5500-SF and mus	t instea	ad use	Form	5500.	_			
С	If the plan is a defined benefit plan, is it covered under the PBGC in	nsurance p	program (see ERISA se	ection 4	021)?	····· [Yes	No	Not de	etermined	
Pa	rt III Financial Information										
7	Plan Assets and Liabilities		(a) Beginning	g of Ye	ar			(b) En	d of Yea	r	
a	Total plan assets	. 7a		21	5009	2				2160873	
b	Total plan liabilities	. 7b									
<u>c</u>	Net plan assets (subtract line 7b from line 7a)	. 7c		21	5009	2	2160873				
8	Income, Expenses, and Transfers for this Plan Year		(a) Amou	unt				(b)	Total		
a	Contributions received or receivable from: (1) Employers	. 8a(1)			960	2	177				
	(2) Participants	. 8a(2)			6623	1					
	(3) Others (including rollovers)	8a(3)				500 CO VALUE 62 VES					
b	Other income (loss)	. 8b		-	1581	4					
<u>C</u>	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	. 8c								60019	
d 	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	. 8d			4866	1					
<u>e</u>	Certain deemed and/or corrective distributions (see instructions)	. 8e									
f	Administrative service providers (salaries, fees, commissions)	. 8f			57	7					
<u>g</u>	Other expenses	. 8g									
<u>h</u>	Total expenses (add lines 8d, 8e, 8f, and 8g)	. 8h								49238	
i_	Net income (loss) (subtract line 8h from line 8c)	. 8i						***************************************		10781	
j	Transfers to (from) the plan (see instructions)	- 8j									
B	If the plan provides welfare benefits, enter the applicable welfare f	eature coo	des from the List of Pla	n Chara	acterist	tic Cod	les in th	ne instru	ctions:		
10		···			Yes	No	N/A	T			
a	During the plan year: Was there a failure to transmit to the plan any participant contribu	itions withi	in the time neriod		162	NO	IVA		Amou	ınt	
•	described in 29 CFR 2510.3-102? (See instructions and DOL's \ Program)	/oluntary F	Fiduciary Correction	10a		х					
b	Were there any nonexempt transactions with any party-in-interest reported on line 10a.)			10b		х					
C	Was the plan covered by a fidelity bond?	••••••		10c	Х					250000	
d	Did the plan have a loss, whether or not reimbursed by the plan's by fraud or dishonesty?			10d		х				· · · · · · · · · · · · · · · · · · ·	
е	Were any fees or commissions paid to any brokers, agents, or otl carrier, insurance service, or other organization that provides son the plan? (See instructions.)	ne or all of	the benefits under	10e	х					711:	
f	Has the plan failed to provide any benefit when due under the pla	ın?		10f		х					
g	Did the plan have any participant loans? (If "Yes," enter amount a	s of year	end.)	10g	Х					130	
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			10h		х					
i	If 10h was answered "Yes," check the box if you either provided t exceptions to providing the notice applied under 29 CFR 2520.10			10i							
j	Did the plan trust incur unrelated business taxable income?			10i							
Pari	VI Pension Funding Compliance					1	ł	1		***************************************	
11	Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)								.] П	Yes ∏ No	
11a	Enter the unpaid minimum required contribution for all years from						11a				

Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA?..

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Yes X No

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	(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 inst granting the waiver.		enter the Day_		e letter rul Year	ing		
lf y	ou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 1	3.						
<u>b</u>	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 le negative amount)		12d					
<u>e</u>	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 X No				
	If "Yes," enter the amount of any plan assets that reverted to the employer this year		13a					
b	Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or broug of the PBGC?		ontrol	Yes X No				
С	If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify which assets or liabilities were transferred. (See instructions.)	y the plan(s) to						
1	3c(1) Name of plan(s):	13c(2)	EIN(s)		13c(3) F	N(s)		
Part	VIII Trust Information							
14a 1	Name of trust	14b Trust's EIN						
14c	Name of trustee or custodian			14d Trustee's or custodian's telephone number				
Part	IX IRS Compliance Questions		I			***************************************		
15a	Is the plan a 401(k) plan?		Yes	3	No	No		
	If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	ba ha	sign- sed safe rbor ethod	ADP/ACP test				
	If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "cutesting method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.402(a)(2)(ii))?	01(m)-	Yes	3	No			
16a	Check the box to indicate the method used by the plan to satisfy the coverage requirements under section	n 410(b):	Ratio percentage test		Average benefit test			
	Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by comboth this plan with any other plans under the permissive aggregation rules?		Yes	3	No			
	Has the plan been timely amended for all required tax law changes?		Yes		No	N/A		
****	Date the last plan amendment/restatement for the required tax law changes was adopted for tax law changes and codes).					nstructions		
	If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter pla advisory letter, enter the date of that favorable letter and the letter's serial nu	n that is subjec umber	t to a fa	vorable IR	S opinion	or 		
	If the plan is an individually-designed plan and received a favorable determination letter from the IRS, en determination letter		the plan	's last fav	orable			
	Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin		Yes		No			
	Were in-service distributions made during the plan year?	•••••	Ye	3	No			
	If "Yes," enter amount		19					
	Were required minimum distributions made to 5% owners who have attained age 70 ½ (regardless of wh retired), as required under section 401(a)(9)?		Yes	3	No	□ N/A		