## 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.

1210-0089

2015

OMB Nos. 1210-0110

This Form is Open to **Public Inspection** 

Part I Annual Repor	t Identification Information	on		
For calendar plan year 2015 or	fiscal plan year beginning 01/0	1/2015 and ending 12	2/31/2015	
<b>A</b> This return/report is for:	a single-employer plan	a multiple-employer plan (not multiemployer) list of participating employer information in ac a foreign plan	,	
<b>B</b> This return/report is	the first return/report an amended return/report	the final return/report a short plan year return/report (less than 12 m	nonths)	
C Check box if filing under:	Form 5558 special extension (enter dec	automatic extension	DFVC p	program
Part II Basic Plan Inf	ormation—enter all requested	information		
1a Name of plan SUNSHINE RETIREMENT PLAI	N		1b Three-digit plan numbe (PN) ▶	001
			1c Effective da	te of plan 01/01/2002
Mailing address (include ro	loyer, if for a single-employer plan om, apt., suite no. and street, or F	,	' '	entification Number 65-0598225
UNSHINE COMMUNICATION S	SERVICES, INC.	solar code (ii roroign, coe mondonoro)		elephone number 05-442-1144
59 MADEIRA AVENUE ORAL GABLES, FL 33134-4518	5			de (see instructions) 561420
3a Plan administrator's name	and address XSame as Plan Spo	onsor.	<b>3b</b> Administrato	or's EIN
			3c Administrato	or's telephone number
name, EIN, and the plan n	he plan sponsor has changed sind umber from the last return/report.	ce the last return/report filed for this plan, enter the	4b EIN	
a Sponsor's name			4c PN	
5a Total number of participant	ts at the beginning of the plan yea	r	5a	66
<b>b</b> Total number of participant	ts at the end of the plan year		5b	44
complete this item)	h account balances as of the end	of the plan year (defined benefit plans do not	5c	43
d(1) Total number of active p	articipants at the beginning of the	plan year	5d(1)	38
d(2) Total number of active p	participants at the end of the plan	year	5d(2)	28
than 100% vested		he plan year with accrued benefits that were less	5e	0
		urn/report will be assessed unless reasonable car ructions, I declare that I have examined this return/re		
onder penalties of perjury and o	oniei penanies seriorni in me inst	ructions, i declare that i have examined this return/re	port, including, if ap	philicapie, a scriedule

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	Filed with authorized/valid electronic signature.	06/02/2016	PETER GROSS						
HERE	Signature of plan administrator	an 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 r	er ) Preparer's telephone number							
AUDREY D	DAYAN		305-895-4949						

**ERISA PENSION SYSTEMS** 

1035 NE 125 ST, STE 320 NORTH MIAMI, FL 33161

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500-SF.

Form 5500-SF 2015		Page <b>2</b>							
<ul> <li>Were all of the plan's assets during the plan year invested in eligib</li> <li>Are you claiming a waiver of the annual examination and report of 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 t</li></ul>	an indepen and conditi	dent qualified public a	ccount	ant (IQ	PA)			□ □	Yes No
<b>c</b> If the plan is a defined benefit plan, is it covered under the PBGC in	nsurance pr	ogram (see ERISA se	ection 4	021)? .		Yes	No	Not de	etermined
Part III Financial Information	, ,								
7 Plan Assets and Liabilities		(a) Beginning	of Ye	ar			(b) End	of Yea	
a Total plan assets	7a		1264	120				12	92016
<b>b</b> Total plan liabilities	7b								0
C Net plan assets (subtract line 7b from line 7a)	7c		1264	120					92016
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from:		(a) Amou	ınt				(b)	Total	
(1) Employers	8a(1)		53	593					
(2) Participants	8a(2)		49	178					
(3) Others (including rollovers)	8a(3)			0					
<b>b</b> Other income (loss)	8b		-53	564					
<b>C</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c								49207
Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d		21	311					
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								21311
i Net income (loss) (subtract line 8h from line 8c)	8i								27896
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 cod	des from the List of Pl	an Cha	racteris	stic Co	des in th	he instru	ctions:	
B If the plan provides welfare benefits, enter the applicable welfare for	0041180 004	on from the Lint of Dia	n Char		io Coo	ام ام ام	- inatrua	tionar	
B If the plan provides welfare benefits, enter the applicable welfare for	eature cou	es nom the List of Pla	ii Cilaia	acterist	.10 000	ies in the	e iristi ud	uons.	
Part V Compliance Questions									
10 During the plan year:				Yes	No	N/A		Amou	ınt
Was there a failure to transmit to the plan any participant contributed described in 29 CFR 2510.3-102? (See instructions and DOL's Verogram)	oluntary Fi	duciary Correction	10a		X				
<b>b</b> Were there any nonexempt transactions with any party-in-interest reported on line 10a.)			10b		X				
C Was the plan covered by a fidelity bond?			10c	Х					205000
d Did the plan have a loss, whether or not reimbursed by the plan's			100	^					265000
by fraud or dishonesty?			10d		X				
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				
f Has the plan failed to provide any benefit when due under the pla					Х				
g Did the plan have any participant loans? (If "Yes," enter amount a			10f		X				
h If this is an individual account plan, was there a blackout period?	•	,	10g		^				
2520.101-3.)	•		10h		X				
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			10i						
j Did the plan trust incur unrelated business taxable income?			10j				_	_	
Part VI Pension Funding Compliance				•	-	<u>.                                    </u>			
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 all years from						11a			
12 Is this a defined contribution plan subject to the minimum funding	requireme	nts of section 412 of t	he Cod	e or se	ction (	302 of E	RISA?	. 🗍	Yes X No

	F	orm 5500-SF 2015 Page <b>3</b> - 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 1	Γrust's EIN	١	
14c	Name	of trustee or custodian		14d	Trustee's	or custodia	an's
	rianio	of tubics of suctorial		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)?		ba ha	Design- based safe		
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)-	Ye	S	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		ne last plan amendment/restatement for the required tax law changes was adopted//law changes and codes).	Enter the ap	plicable	code	(See ins	tructions
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		equired minimum distributions made to 5% owners who have attained age 70 $\frac{1}{2}$ (regardless of w ), as required under section 401(a)(9)?		Ye	s	No	N/A

## 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.

1210-0089

2015

OMB Nos. 1210-0110

This Form is Open to Public Inspection

**Annual Report Identification Information** Part I For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015 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 This return/report is for: a one-participant plan a foreign plan the first return/report the final return/report B This return/report is an amended return/report a short plan year return/report (less than 12 months) C Check box if filing under: Form 5558 DFVC program automatic extension special extension (enter description) Basic Plan Information—enter all requested information Part II 1a Name of plan 1b Three-digit SUNSHINE RETIREMENT PLAN plan number 001 (PN) > 1c Effective date of plan 01/01/2002 2a Plan sponsor's name (employer, if for a single-employer plan) 2b Employer Identification Number Mailing address (include room, apt., suite no. and street, or P.O. Box) (EIN) 65-0598225 City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) 2c Sponsor's telephone number SUNSHINE COMMUNICATION SERVICES, INC. 305-442-1144 2d Business code (see instructions) 159 MADEIRA AVENUE 561420 CORAL GABLES 33134-4515 3a Plan administrator's name and address XSame as Plan Sponsor. 3b Administrator's EIN 3c Administrator's telephone number If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the 4h FIN name. EIN, and the plan number from the last return/report. 4c PN a Sponsor's name 5a 5a Total number of participants at the beginning of the plan year..... 66 5b 44 **b** Total number of participants at the end of the plan year ...... Number of participants with account balances as of the end of the plan year (defined benefit plans do not 5c 43 complete this item)

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	gletar L	6/2/16	PETER GROSS						
HERE	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 roo		room or suite numbe	Preparer's telephone number						
Audrey Dayan			305-895-4949						
ERISA Pension Systems									
1035 NE	E 125 St, Ste 320								
-									

FL

33161

North Miami

d(1) Total number of active participants at the beginning of the plan year .....

Number of participants that terminated employment during the plan year with accrued benefits that were less

d(2) Total number of active participants at the end of the plan year.....

5d(1)

5d(2)

38

28

0

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<ul> <li>Were all of the plan's assets during the plan year invested in eligible</li> <li>Are you claiming a waiver of the annual examination and report of under 29 CFR 2520.104-46? (See instructions on waiver eligibility</li> <li>If you answered "No" to either line 6a or line 6b, the plan cannot be a continuous or the plan's assets during the plan year invested in eligible</li> </ul>	an indepen and condition ot use For	dent qualified public a ons.)	ccount	ant (IQ	PA) Form	5500.				
C If the plan is a defined benefit plan, is it covered under the PBGC in	nsurance pr	ogram (see ERISA se	ection 4	021)?		Yes [	No Not determined			
Part III Financial Information										
7 Plan Assets and Liabilities		(a) Beginning	g of Ye	ar			(b) End of Year			
a Total plan assets	. 7a		12	6412	0	*************************	1292016			
b Total plan liabilities	. 7b						0			
C Net plan assets (subtract line 7b from line 7a)	. 7c		12	6412	0	***************************************	1292016			
8 Income, Expenses, and Transfers for this Plan Year		(a) Amou	ınt				(b) Total			
a Contributions received or receivable from: (1) Employers	. 8a(1)			5359	3					
(2) Participants	. 8a(2)			4917	_					
(3) Others (including rollovers)	+			151	0					
b Other income (loss)	7		_	5356	4					
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	1			3330	-		49207			
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	. 8d			2131	1					
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)				in a grand a			21311			
i Net income (loss) (subtract line 8h from line 8c)	. 8i						27896			
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 cod	des from the List of Pla	an Cha	racteris	stic Co	des in t	he instructions:			
B If the plan provides welfare benefits, enter the applicable welfare to										
B If the plan provides welfare benefits, enter the applicable welfare f	reature code	es from the List of Plai	n Char	acterist	ic Coc	les in the	e instructions:			
Part V Compliance Questions										
10 During the plan year:				Yes	No	N/A	Amount			
a Was there a failure to transmit to the plan any participant contributes described in 29 CFR 2510.3-102? (See instructions and DOL's Normal)	/oluntary Fi	duciary Correction	10a		Х		Amount			
<b>b</b> Were there any nonexempt transactions with any party-in-interest					Х					
reported on line 10a.)			10b							
C Was the plan covered by a fidelity bond?		***************************************	10c	Х			265000			
d Did the plan have a loss, whether or not reimbursed by the plan's by fraud or dishonesty?			10d		Х					
Were any fees or commissions paid to any brokers, agents, or other carrier, insurance service, or other organization that provides son the plan? (See instructions.).	ne or all of t	he benefits under	10e		Х					
f Has the plan failed to provide any benefit when due under the pla			10f		Х					
g Did the plan have any participant loans? (If "Yes," enter amount a	as of year er	nd.)	10g		Х					
h If this is an individual account plan, was there a blackout period? 2520.101-3.)			10h		Х					
i If 10h was answered "Yes," check the box if you either provided to exceptions to providing the notice applied under 29 CFR 2520.10	he required	notice or one of the	10i							
j Did the plan trust incur unrelated business taxable income?			10j							
			,	4	L					
Part VI Pension Funding Compliance										
11 Is this a defined benefit plan subject to minimum funding requirem	nents? (If "Y	es," see instructions a	and cor	mplete	Sched	lule SB	(Form Yes No			
						lule SB	(Form Yes No			

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	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)					4
a	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions the waiver		nter the Day		e letter rul Year	ing
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			***************************************
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 (enter a minus sign to the left of negative amount)		12d			
е	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 brought of the PBGC?		ntrol		Yes X	No
С	If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the which assets or liabilities were transferred. (See instructions.)	e plan(s) to				
,	I3c(1) Name of plan(s):	13c(2)	EIN(s)		13c(3) F	PN(s)
Part	VIII Trust Information					
14a	Name of trust		14b ⊺	rust's EIN		
14c	Name of trustee or custodian			Trustee's telephone		an's
Par	t IX IRS Compliance Questions					
15a	Is the plan a 401(k) plan?		Ye	S	No	
15b	If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and er matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?		Design- based safe harbor method		ADP/ACP test	
15c	If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "curre testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(2(a)(2)(ii))?	m)-	Ye	S	No	
16a	Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 4	l10(b):	1 1	ntio rcentage st		erage efit test
16b	Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combinithis plan with any other plans under the permissive aggregation rules?	-	Ye	S	No	
17a	Has the plan been timely amended for all required tax law changes?		Ye	S	No	□ N/A
17b	Date the last plan amendment/restatement for the required tax law changes was adopted for tax law changes and codes).	. Enter the	applicat	le code _	(See ii	nstructions
-	If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan the advisory letter, enter the date of that favorable letter and the letter's serial number of the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan the advisory letter, enter the date of that favorable letter.	per				or
	If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter determination letter  Letter Plan resistained in a LLS territory (i.e., Plants Plants (i.e., plants Plants Plants (i.e., plants Plants Plants (i.e., plants Plants Plants Plants (i.e., plants Plants Plants Plants Plants Plants Plants Plants (i.e., plants P		the plar	ı's last fav	orable	1 6
18	Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) ha made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands	nds)?	Yes		□ No	
19	Were in-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 wheth retired), as required under section 401(a)(9)?		Ye	s	No	□ N/A