Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

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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

Part I	Annual Report	: Identification Information							
For calend		iscal plan year beginning 01/01/2	2015	and ending 12	2/31/20	015			
A This re	eturn/report is for:	a single-employer plan	a multiple-employer plan (not multiemployer) (Filers checking this box must attach list of participating employer information in accordance with the form instructions)						
The folding report is for.		a one-participant plan	a foreign plan						
B This ret	urn/report is	the first return/report	X the final return/report						
		rn/report (less than 12 m	onths)						
C Check	box if filing under:	Form 5558	automatic extension DFVC program						
		special extension (enter descr	. ,						
Part II		ormation—enter all requested int	formation				Г		
1a Name of plan 401K EMPLOYEE RETIREMENT PLAN					1b	Three-digit plan number (PN) ▶	005		
						1c Effective date of plan 01/01/2013			
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) IUNTCLIFF VETERINARY CLINIC, PA					2b	2b Employer Identification Number (EIN) 64-0679870			
					2c	2c Sponsor's telephone number 601-924-4549			
51 E N∩DT	HSIDE DDIVE				2d Business code (see instructions)				
51 E NORTHSIDE DRIVE LLINTON, MS 39056					541940				
3a Plan administrator's name and address Same as Plan Sponsor.					3b Administrator's EIN				
ETIREMENT PLAN SERVICES, LLC 4209 LAKELAND DRIVE FLOWOOD, MS 39232				45-2557054 3c Administrator's telephone number					
				601-919-1023					
						001-91	19-1023		
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.				4b EIN					
a Spons	or's name	·			4c	PN			
5a Total	number of participants	at the beginning of the plan year			5	a	6		
b Total number of participants at the end of the plan year					51	5b 0			
C Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)					5	5c			
d(1) Total number of active participants at the beginning of the plan year					5d(1)				
d(2) Total number of active participants at the end of the plan year					5d(2)				
Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested									
		or incomplete filing of this return	-				pablo a Schadula		
SB or Scho		ther penalties set forth in the instruction and signed by an enrolled actuary, and plete.							
SIGN	Filed with authorized	/valid electronic signature.	07/01/2016	SCOTT HILL					

Date

Date

Preparer's name (including firm name, if applicable) and address (include room or suite number)

Signature of plan administrator

Signature of employer/plan sponsor

Enter name of individual signing as plan administrator

Enter name of individual signing as employer or plan sponsor

Preparer's telephone 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 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	an indepen and condition	dent qualified public a	ccount	ant (IQ	PA)			X Ye	
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 dete	ermined
Part III Financial Information									
7 Plan Assets and Liabilities		(a) Beginning	g of Year ((b) End of Year		
a Total plan assets	7a		214	285					0
b Total plan liabilities	7b			0					0
C Net plan assets (subtract line 7b from line 7a)	7c			285					0
8 Income, Expenses, and Transfers for this Plan Year		(a) Amou	ınt				(b) T	otal	
Contributions received or receivable from: (1) Employers	8a(1)			0					
(2) Participants	8a(2)			0					
(3) Others (including rollovers)	8a(3)			0					
b Other income (loss)	8b		1	644					
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c								1644
d Benefits paid (including direct rollovers and insurance premiums	8d		215	320					
to provide benefits) • Certain deemed and/or corrective distributions (see instructions)	8e		215929						
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							21:	5929
i Net income (loss) (subtract line 8h from line 8c)	8i							-21	4285
j Transfers to (from) the plan (see instructions)	8i			0					
Part IV Plan Characteristics	, .				•				
9a If the plan provides pension benefits, enter the applicable pension 2E 2G 2J 2K 3D	feature cod	des from the List of Pla	an Cha	racteris	stic Co	des in th	ne instruc	tions:	
B If the plan provides welfare benefits, enter the applicable welfare for	eature code	es from the List of Pla	n Chara	acterist	ic Coc	les in the	instructi	ons:	
Part V. Compliance Questions									
Part V Compliance Questions				Yes	No	N/A		A	
During the plan year:Was there a failure to transmit to the plan any participant contribution	itions within	the time period		res	NO	N/A		Amoun	t
described in 29 CFR 2510.3-102? (See instructions and DOL's V	oluntary Fi	duciary Correction	10a		X				
	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)				X				
C Was the plan covered by a fidelity bond?			10c	Х					1000000
	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?				X				
Were any fees or commissions paid to any brokers, agents, or oth carrier, insurance service, or other organization that provides som	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				
f Has the plan failed to provide any benefit when due under the pla			10f		X				
					X				
	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)								
2520.101-3.)	•		10h		X				
· · · · · · · · · · · · · · · · · · ·	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								
j Did the plan trust incur unrelated business taxable income?			10j						
Part VI Pension Funding Compliance			-,	1		<u> </u>			
11 Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)								Ye	es No
11a Enter the unpaid minimum required contribution for all years from						11a	-	<u> </u>	
12 Is this a defined contribution plan subject to the minimum funding							RISA?	Ye	es X No

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	(If "Ye	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 in: ng the waiver		enter the Day	e date of	the letter ru Year	ling		
If		mpleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line		Day_		Τσαι			
b	Enter ti	he 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 Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a									
		ve amount)			Yes	No	N/A		
Part		e minimum funding amount reported on line 12d be met by the funding deadline? Plan Terminations and Transfers of Assets			163	NO	IN/A		
		resolution to terminate the plan been adopted in any plan year?			X Ye	sПNo			
		s," enter the amount of any plan assets that reverted to the employer this year		13a		<u> </u>	(
b	Were	all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brou PBGC?	ght under the co	ontrol	X Yes No				
С	C 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.)								
•	13c(1) N	lame of plan(s):	13c(2)	EIN(s) 13c(3) PN(s)					
Part		Trust Information							
14a	Name o	f trust		14b Trust's EIN					
14c	Name	of trustee or custodian			14d Trustee's or custodian's				
				telephone number					
Par	t IX	IRS Compliance Questions							
15a	Is the	plan a 401(k) plan?		☐ Ye	s	No			
	10 110			Design-					
15b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?					based safe ADP/ACP harbor test method				
15c	15c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year					Yes No			
testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?									
16a	6a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):					Ratio Average benefit test			
16b	16b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?					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// Enter the a for tax law changes and codes).					code	(See ins	tructions		
17c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter / and the letter's serial number									
17d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter/									
18	Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?				S	No			
19	Were in-service distributions made during the plan year?			Ye	s	No			
	If "Yes," enter amount								
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)?					No	N/A		