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

<u> </u>	art I	Annual Report	i Identification Information								
For	calend	ar plan year 2015 or fi	iscal plan year beginning 01/01/2	2015 and ending 12	2/31/2015	5					
Α						yer) (Filers checking this box must attach a in accordance with the form instructions)					
В	This return/report is										
С	Check	box if filing under:	▼ Form 5558 □ special extension (enter desc	automatic extension DFVC program							
Pa	art II	Basic Plan Info	ormation—enter all requested in	formation							
1a Name of plan CASCADE CONNECTIONS 401(K) PLAN				pla	nree-digit an number N)	001					
						1c Effective date of plan 01/01/2009					
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) CASCADE CONNECTIONS						2b Employer Identification Number (EIN) 91-1017868					
						2c Sponsor's telephone number 360-714-9355					
PO BOX 3174 FERNDALE, WA 98248					2d Business code (see instructions) 624310						
3a Plan administrator's name and address XSame as Plan Sponsor.						3b Administrator's EIN 3c Administrator's telephone number					
4			ne plan sponsor has changed since umber from the last return/report.	the last return/report filed for this plan, enter the	4b EI	N 91-1	017868				
а	Spons	or's name CASCADE	CHRISTIAN SERVICES 401(K) PL	LAN	4c Pi	۷ 0	01				
5a	Total	number of participants	s at the beginning of the plan year		5a		84				
b	Total	number of participants	s at the end of the plan year		5b		99				
С				the plan year (defined benefit plans do not	5c		20				
_	complete this item)					39					
		al number of active pa	5d(1) 5d(2)		82						
d(2) Total number of active participants at the end of the plan year							96				
е	than	100% vested		e plan year with accrued benefits that were less	5e		0				
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.											

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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 conditi ot use For	dent qualified public a ons.)rm 5500-SF and mus	account t instea	ant (IQ	PA) Form	5500.	X Yes N		
C If the plan is a defined benefit plan, is it covered under the PBGC in	surance pr	rogram (see ERISA se	ection 4	021)?		Yes	No Not determined		
Part III Financial Information	1								
7 Plan Assets and Liabilities		(a) Beginning	•				(b) End of Year		
a Total plan assets	7a 		1047	507	-		1167401		
b Total plan liabilities	7b		1047	507			95		
Net plan assets (subtract line 7b from line 7a) Income, Expenses, and Transfers for this Plan Year	7c	(a) Amou	1047507			1167306			
a Contributions received or receivable from:		(a) Amou	unt				(b) Total		
(1) Employers	8a(1)		53202						
(2) Participants	8a(2)		64	580					
(3) Others (including rollovers)	8a(3)								
b Other income (loss)	8b		12	2290					
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c						130072		
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d		9	283					
e Certain deemed and/or corrective distributions (see instructions)	8e								
f Administrative service providers (salaries, fees, commissions)	8f			990					
g Other expenses	8g								
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h						10273		
i Net income (loss) (subtract line 8h from line 8c)	8i						119799		
j Transfers to (from) the plan (see instructions)	8j								
Part IV Plan Characteristics									
B If the plan provides welfare benefits, enter the applicable welfare for Part V Compliance Questions	eature code	es from the List of Pla	n Chara	acterist	ic Cod	les in the	e instructions:		
10 During the plan year:				Yes	No	N/A	Amount		
a 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 reported on line 10a.)			10b		X				
			10c	X			100000		
d Did the plan have a loss, whether or not reimbursed by the plan's 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	the benefits under	10e		X				
f Has the plan failed to provide any benefit when due under the pla					Χ				
g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)							7189		
Did the plan have any participant loans? (If "Yes," enter amount as of year end.)				X	X		7109		
i If 10h was answered "Yes," check the box if you either provided the	2520.101-3.)								
j Did the plan trust incur unrelated business taxable income?			10i						
Part VI Pension Funding Compliance						<u> </u>			
11 Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)									
11a Enter the unpaid minimum required contribution for all years from	Schedule	SB (Form 5500) line 4	0			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 El	RISA? Yes 🛚 N		

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(If "Yes," 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	rol 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 Trustee's or custodian'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	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)?					Design- based safe ADP/ACP harbor test method			
15c	C If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?					Yes No			
16a	Check	the box to indicate the method used by the plan to satisfy the coverage requirements under secti	Ratio Average benefit			rage efit test			
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?						No	N/A		
17b		ne last plan amendment/restatement for the required tax law changes was adopted//law changes and codes).	plicable	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)?					No			
19	Were in	Were in-service distributions made during the plan year?			s	No			
	If "Yes	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		