## 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).

1210-0089

OMB Nos. 1210-0110

2015

This Form is Open to **Public Inspection** 

Pension Benefit Guaranty Corporation	▶ Complete all entries in	accordance with the instructions to the Form 55	500-SF.				
	t Identification Information						
For calendar plan year 2015 or f	fiscal plan year beginning 07/01/2	2015 and ending 06	6/30/2016				
<b>A</b> This return/report is for:	<ul><li>X a single-employer plan</li><li>☐ a one-participant plan</li></ul>	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 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 months)					
<b>C</b> Check box if filing under:	Form 5558 special extension (enter description)	automatic extension DFVC program					
Part II Basic Plan Info	ormation—enter all requested in	formation					
1a Name of plan IRONWOOD CONSTRUCTION (	COMPANY, INC. 401(K) PROFIT S	HARING PLAN	(PN)	number			
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) RONWOOD CONSTRUCTION COMPANY, INC. 297 SCOTLAND RD HAVANA, FL 32333-4460			2b Employer Identification Number (EIN) 59-2462274  2c Sponsor's telephone number 850-539-8888  2d Business code (see instructions)				
<b>3a</b> Plan administrator's name a	and address XSame as Plan Spons	sor.		nistrator's EIN nistrator's telephone number			
<ul> <li>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.</li> <li>a Sponsor's name</li> </ul>			4b EIN 4c PN				
Total number of participants at the beginning of the plan year				<b>5a</b> 4			
			5b	36			
C Number of participants with	account balances as of the end of	the plan year (defined benefit plans do not	5c	25			
d(1) Total number of active pa	articipants at the beginning of the pl	an year	5d(1)				
		ar	5d(2)	31			
Number of participants that than 100% vested	at terminated employment during the	plan year with accrued benefits that were less	5e	0			

or incomplete filing of this return/report will be asse

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.

	Filed with authorized/valid electronic signature.	08/30/2016	JOSEPH LACAYO		
HERE	Signature of plan administrator	Date	Enter name of individual signing as plan administrator		
SIGN	Filed with authorized/valid electronic signature.	08/30/2016	JOSEPH LACAYO		
HERE Signature of employer/plan sponsor Date Enter name		Enter name of individual signing as employer or plan sponsor			
Preparer's	name (including firm name, if applicable) and address (include r	r) Preparer's telephone number			

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

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<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 independand condition	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	ction 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	r
a Total plan assets	7a		545	042				5	64081
<b>b</b> Total plan liabilities	7b			0					0
C Net plan assets (subtract line 7b from line 7a)	7c			5042					64081
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from:		(a) Amou	ınt				(b)	Total	
(1) Employers	8a(1)		4	281					
(2) Participants	8a(2)		26	654					
(3) Others (including rollovers)	8a(3)		1	500					
<b>b</b> Other income (loss)	8b		-12	2837					
<b>C</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c								19598
Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d			559					
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								559
i Net income (loss) (subtract line 8h from line 8c)	8i								19039
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 2F 2G 2J 2K 2T 3D 3F	feature cod	des from the List of Plant	an Cha	racteris	stic Co	des in tl	he instru	ictions:	
B If the plan provides welfare benefits, enter the applicable welfare for	eature code	es from the List of Pla	n Chara	acterist	ic Cod	les in the	e instruc	tions:	
Part V   Compliance Questions						NI/A			
10 During the plan year:	itiana within	the time period		Yes	No	N/A		Amou	ınt
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>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	X					200000
					X				
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			10e		X				
f Has the plan failed to provide any benefit when due under the pla			10f		Χ				
g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)					X				
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR			10g						
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the			10h		X				
exceptions to providing the notice applied under 29 CFR 2520.10	1-3		10i						
j Did the plan trust incur unrelated business taxable income?			10j						
Part VI Pension Funding Compliance									
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	Schedule S	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 3	302 of E	RISA?	.[ ]	Yes 🛚 No

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	_ `	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>b</b> Enter the minimum required contribution for this plan year									
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)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					
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)		<b>13c(3)</b> 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?		. Yes No					
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	<b>15c</b> 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	16a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):					Ratio Average benefit te			
16b	<b>16b</b> 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	e 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 applicable code (See instruction tax law changes and codes).						tructions			
17c	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 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					5	No			
19	19 Were in-service distributions made during the plan year?				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		