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

Part I	Annual Report	Identification Information	1						
For calend	ar plan year 2015 or fis	scal plan year beginning 01/01/	2015	and ending 1	2/31/2015				
A This ref	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 foreign plan								
B This retu	urn/report is	the first return/report an amended return/report	X the final return/report ☐ a short plan year return/report (less than 12 months)						
C Check	box if filing under:	Form 5558	automatic extension		DFVC	program			
D1 II	Desir Diese les	<u> </u>	·						
Part II 1a Name SUMMIT LE		rmation—enter all requested in SHARING PLAN	ntormation		1b Three-digi plan numb (PN) ▶	oner 001			
					1c Effective date of plan 01/01/1994				
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)					2b Employer Identification Number (EIN) 91-1321682				
SUMMIT LE			, ,	,	2c Sponsor's telephone number 509-575-4425				
3901 FAIRBANKS AVE YAKIMA, WA 98908					2d Business code (see instructions) 423800				
3a Plan administrator's name and address XSame as Plan Sponsor.				3b Administrator's EIN					
					3c Administra	tor's telephone number			
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 Sponsor's name				4c PN					
5a Total number of participants at the beginning of the plan year					5a				
b Total number of participants at the end of the plan year					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)				5c	0				
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)	0				
Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested				5e	0				
		or incomplete filing of this retur			use is establishe	d.			
Under pena SB or Sche	alties of perjury and oth	ner penalties set forth in the instrund signed by an enrolled actuary,	ctions, I declare that I have	e examined this return/re	port, including, if	applicable, a Schedule			
SIGN	Filed with authorized/	valid electronic signature.	09/26/2016	VINCENT L. MERRILL					
HERE	Signature of plan a	dministrator	Date Enter name of individual signing as plan administrator						
SIGN									
HERE	Signature of emplo		Date			ployer or plan sponsor			
Preparer's	name (including firm n	ame, if applicable) and address (i	include room or suite numb	er)	Preparer's telep	none number			

D Any sput claiming a valuer of the annual examination and report of an independent qualified public accountant (QPA) under 28 CFT 2820 104-467 (See instructions on water eligibility and conditions). If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-5F and must instead use Form 5500. If the plan is a defined benefit plan, is it occered under the PBGC insurance program (see ERISA section 4021)?	Form 5500-SF 2015		Page 2						
Part III Financial Information (a) Beginning of Year (b) End of Year 7 2 3 3 3 3 3 3 3 3 3	b Are you claiming a waiver of the annual examination and report of under 29 CFR 2520.104-46? (See instructions on waiver eligibility If you answered "No" to either line 6a or line 6b, the plan can	an independent and condition and use For	dent qualified public a ons.) m 5500-SF and mus	ccount	ant (IQ ad use	PA) Form	5500.	X Yes	
7 Plan Assets and Liabilities	c If the plan is a defined benefit plan, is it covered under the PBGC i	insurance pr	ogram (see ERISA se	ection 4	021)?		Yes	No Not deter	mined
a Total plan assets. 7a	Part III Financial Information	1							
D Total plan liabilities	7 Plan Assets and Liabilities		(a) Beginning				(b) End of Year		
C Net plan assets (subtract line 7b from line 7a)		+ +		1413	8871				0
8 income. Expenses, and Transfers for this Pfan Year a Contributions received or receivable from: (1) Employers				4.440	0.74				
a Contributions received or receivable from: (1) Employers. (2) Participants. (3) Others (including rollovers). 8a(3) 5 Other income (loss). C Total income (loss). B D Other income (loss). C Total income (add tines 8a(1), 8a(2), 8a(3), and 8b). B D Other income (loss). C Total income (add tines 8a(1), 8a(2), 8a(3), and 8b). B D Other income (loss). C Total income (add tines 8a(1), 8a(2), 8a(3), and 8b). B D Other income (loss). C Total income (loss). B D Other income (loss). C Total income (loss). B D Other income (loss). C Total income (loss). B D Other expenses. B D Other		7с			8871	-			
(1) Employers			(a) Amou	unt				(b) Total	
(3) Others (including rollovers) 86(3) b Other income (loss) 55512 C Total income (add lines 84(1), 84(2), 84(3), and 8b) 8c		8a(1)							
b Other income (loss)	(2) Participants	8a(2)							
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	(3) Others (including rollovers)	8a(3)							
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	b Other income (loss)	8b		58	8512				
to provide benefits)		8c						585	512
e Certain deemed and/or corrective distributions (see instructions)		8d		3	3384				
f Administrative service providers (salaries, fees, commissions)	,								
to telephone (loss) (subtract line 8 dt, 8e, 8f, and 8g)	· ` · · · · · · · · · · · · · · · ·								
I Net income (loss) (subtract line 8h from line 8c)	g Other expenses	8g							
Transfers to (from) the plan (see instructions)	h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h						33	384
Part IV	i Net income (loss) (subtract line 8h from line 8c)	8i						551	128
If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: Example Examp	j Transfers to (from) the plan (see instructions)	·· 8j		-1468	3999				
B If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions 10	Part IV Plan Characteristics								
Part V Compliance Questions		n feature cod	des from the List of Plant	an Cha	racteris	stic Co	des in the	e instructions:	
Part V Compliance Questions 10		feature code	se from the List of Plan	n Char	actoriet	ic Coc	lac in the	inetructions:	
10 During the plan year: a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	If the plan provides welfare benefits, effect the applicable welfare	icature couc	3 Hom the List of Flat	ii Onait	actorist	.10 000	ics in the	matractions.	
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	Part V Compliance Questions								
described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10 During the plan year:				Yes	No	N/A	Amount	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	described in 29 CFR 2510.3-102? (See instructions and DOL's	Voluntary Fig	duciary Correction	10a		X			
C Was the plan covered by a fidelity bond?						.,			
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? e 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.) f Has the plan failed to provide any benefit when due under the plan? g Did the plan have any participant loans? (If "Yes," enter amount as of year end.) h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) i 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? 10i				10b		X			
by fraud or dishonesty?	C Was the plan covered by a fidelity bond?			10c	X				200000
carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)				10d		X			
f Has the plan failed to provide any benefit when due under the plan?	carrier, insurance service, or other organization that provides sor	carrier, insurance service, or other organization that provides some or all of the benefits under				X			
g Did the plan have any participant loans? (If "Yes," enter amount as of year end.) h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) i 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						X			
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)						-			
i 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	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							
j Did the plan trust incur unrelated business taxable income? Part VI Pension Funding Compliance 11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below). 12 Yes X No. 11a Enter the unpaid minimum required contribution for all years from Schedule SB (Form 5500) line 40	i If 10h was answered "Yes," check the box if you either provided	If 10h was answered "Yes," check the box if you either provided the required notice or one of the							
Part VI Pension Funding Compliance 11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below)						X			
11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below)				10)	<u> </u>	^			
11a Enter the unpaid minimum required contribution for all years from Schedule SB (Form 5500) line 40	11 Is this a defined benefit plan subject to minimum funding requirer								
								res	_ INO
								ISA2 Vac	x No

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	(If "Yes," complete line 12a	or lines 12b, 12c, 12d, and 12e below, as applicable.)							
а		funding standard for a prior year is being amortized in this plar	•		nter the Day _	date of t	he letter rul Year	ing	
If	you completed line 12a, co	mplete lines 3, 9, and 10 of Schedule MB (Form 5500), and	l skip to line 13	3.					
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		12c from the amount in line 12b. Enter the result (enter a minu			12d				
е	Will the minimum funding a	mount reported on line 12d be met by the funding deadline?				Yes	No	N/A	
Part	VII Plan Termination	ns and Transfers of Assets							
13a	Has a resolution to terminate	the plan been adopted in any plan year?				Yes	No X		
	If "Yes," enter the amount of	of any plan assets that reverted to the employer this year			13a				
b		stributed to participants or beneficiaries, transferred to another			ontrol X Yes No				
С		assets or liabilities were transferred from this plan to another ere transferred. (See instructions.)	plan(s), identify	the plan(s) to					
	13c(1) Name of plan(s):			13c(2)	EIN(s) 13c(3) PN			N(s)	
CON	ONTINENTAL BANCORPORATION P/S/P 47-0920823				2 001				
Part	t VIII Trust Information	on				<u> </u>			
	Name of trust	<u></u>			14b ⊤	rust's EIN	٧		
14c	Name of trustee or custodia	an				Trustee's telephone	or custodia number	in's	
Par	t IX IRS Compliand	e Questions							
15a	Is the plan a 401(k) plan?				Yes		No		
15b	5b 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	5c 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 th	e method used by the plan to satisfy the coverage requiremen	ts under section	410(b):	Ra pe tes	rcentage		rage efit 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?				Yes	8	No		
17a Has the plan been timely amended for all required tax law changes?					Yes		No	N/A	
	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 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/									
17d	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	8 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)?					Yes No			
19	9 Were in-service distributions made during the plan year?				. Yes No				
	If "Yes," enter amount								
20		tributions made to 5% owners who have attained age 70 ½ (re			Yes	S	No	N/A	