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

OMB Nos. 1210-0110

2015

This Form is Open to Public Inspection

Part I	Annual Report	Identification Information	<u> </u>								
For calenda	ar plan year 2015 or fi	scal plan year beginning 01/01/2	2015	and ending 12	2/31/2015						
A This ret	This return/report is for: 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 one-participant plan a foreign plan										
	·										
B This retu	urn/report is	the first return/report									
C 01 11		an amended return/report	a short plan year return/report (less than 12 months)								
C Check b	box if filing under:	Form 5558 special extension (enter description)	automatic extension DFVC program								
Dant II	Dania Dian Info										
Part II		ormation—enter all requested int	formation		45						
1a Name	•	404/K) BLAN			1b Three-digit plan number	ar .					
INTERNATI	ONAL TELCOM, LTD	. 401(K) PLAN			(PN) ▶	001					
					1c Effective da	nte of plan 08/07/1996					
		oyer, if for a single-employer plan) m, apt., suite no. and street, or P.C). Box)		2b Employer Identification Number (EIN) 91-1579975						
	town, state or province DNAL TELCOM, LTD.	ce, country, and ZIP or foreign post	al code (if foreign, see inst	ructions)	2c Sponsor's telephone number						
	(F.)A(ode (see instructions)					
117 - 2ND A\ SEATTLE, W	VE. W. /A 98119				517000						
3a Plan administrator's name and address XSame as Plan Sponsor.					3b Administrator's EIN						
					3c Administrate	or's telephone number					
		e plan sponsor has changed since mber from the last return/report.	the last return/report filed f	or this plan, enter the	4b EIN						
a Sponse	or's name				4c PN						
5a Total r	number of participants	at the beginning of the plan year			5a						
b Total r	number of participants	at the end of the plan year			5b	59					
		account balances as of the end of	. , ,	•	5c						
d(1) Tota	al number of active pa	articipants at the beginning of the pl	an year		. 5d(1)						
d(2) Tota	al number of active pa	articipants at the end of the plan yea	ar		5d(2)	50					
		terminated employment during the			5e 1						
		or incomplete filing of this return									
SB or Sche		ther penalties set forth in the instruction and signed by an enrolled actuary, a plete.									
SIGN	Filed with authorized	/valid electronic signature.	10/13/2016	LESLIE BEACH							
HERE	Signature of plan a	administrator	Date	Enter name of individ	ual signing as plar	administrator					
SIGN HERE											
	Signature of emplo		Date	Enter name of individ							
Preparer's	name (including firm r	name, if applicable) and address (ir	nclude room or suite numbe	er)	Preparer's teleph	ione 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 a 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 cann 	an indepenand	dent qualified public a	ccount	ant (IQ	PA)		
c If the plan is a defined benefit plan, is it covered under the PBGC in	surance pr	ogram (see ERISA se	ection 4	021)?		Yes	No Not determined
Part III Financial Information							
7 Plan Assets and Liabilities		(a) Beginning					(b) End of Year
a Total plan assets	7a		2818	8604			2762184
b Total plan liabilities	7b		2818	2604			2762184
Net plan assets (subtract line 7b from line 7a) Income, Expenses, and Transfers for this Plan Year	7c	(a) Amou		0004			(b) Total
a Contributions received or receivable from:		(a) Amou	anı				(b) Total
(1) Employers	8a(1)		18	3431			
(2) Participants	8a(2)		189	891			
(3) Others (including rollovers)	8a(3)						
b Other income (loss)	8b		-75	985			42227
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) d Benefits paid (including direct rollovers and insurance premiums	8c						132337
to provide benefits)	8d		187	698			
e Certain deemed and/or corrective distributions (see instructions)	8e		1	059			
f Administrative service providers (salaries, fees, commissions)	8f						
g Other expenses	8g						
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h						188757
i Net income (loss) (subtract line 8h from line 8c)	8i						-56420
j Transfers to (from) the plan (see instructions)	8j						
Part IV Plan Characteristics							
9a If the plan provides pension benefits, enter the applicable pension 2E 2G 2J 2K 2T 3D	feature cod	des from the List of Pl	an Cha	racteris	stic Co	des in th	ie instructions:
B If the plan provides welfare benefits, enter the applicable welfare fe	eature code	es from the List of Pla	n Chara	acterist	ic Coc	les in the	instructions:
Part V Compliance Questions							
10 During the plan year:			1	Yes	No	N/A	Amount
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			40h		X		
reported on line 10a.)			10b				
C Was the plan covered by a fidelity bond?			10c	X			276219
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	he benefits under	10e	X			4844
				^			404-
	Has the plan failed to provide any benefit when due under the plan?				X		
g Did the plan have any participant loans? (If "Yes," enter amount a	•	,	10g	X			47044
h If this is an individual account plan, was there a blackout period? (2520.101-3.)	•		10h		Χ		
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				•	-		
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 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 (302 of El	RISA? Yes X No

	F	orm 5500-SF 2015 Page 3 - 1							
	_ `	s," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)							
a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver									
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 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))?					No			
16a	a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):						rage efit test		
16b	6b 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 instructions for tax law changes and codes).							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	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)?								

Form 5500-SF

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Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

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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

	rt Identification Information								
For calendar plan year 2015 or	fiscal plan year beginning 01/01/20		and ending 12						
A This return/report is for:	X a single-employer plan		plan (not multiemployer)						
A This return report is for.	a one-participant plan	list of participating employer information in accordance with the form instructions) a foreign plan							
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)							
	ım/report (less than 12 n	12 months)							
C Check box if filing under:	X Form 5558	automatic extension		DFVC pr	ogram				
Barrie Diagram	special extension (enter desc								
14, 145, 145, 110, 114	ormation—enter all requested in	tomation		1b Three-digit					
1a Name of plan INTERNATIONAL TELCOM, LTD. 401(k) PLAN				plan number (PN)	001				
	1c Effective date of plan 08/07/1996								
2a Plan sponsor's name (empl Mailing address (include roo	2b Employer Identification Number (EiN) 91-1579975								
City or town, state or provin INTERNATIONAL TELCOM, LTC	ice, country, and ZIP or foreign post).	al code (IT foreign, see insi	(ructions)	2c Sponsor's telephone number (206) 312-1598					
417 - 2ND AVE. W.				2d Business cod 517000	e (see instructions)				
OCATTI E 14/4 00440									
SEATTLE, WA 98119	and address X Same as Plan Spons	int	· ····	3b Administrator's EIN					
				3c Administrator	s telephone number				
4 If the name and/or EIN of th	ne plan sponsor has changed since	the last return/report filed t	for this plan, enter the	4b EIN					
	umber from the last return/report.	a a		4c PN					
5a Total number of participants	s at the beginning of the plan year		·	5a	63				
	s at the end of the plan year				59				
C Number of participants with	account balances as of the end of t	he plan year (defined ben	efit plans do not	5c	33				
d(1) Total number of active pa	articipants at the beginning of the pla	n year		5d(1)	64				
d(2) Total number of active pa	articipants at the end of the plan yea	r		5d(2)	50				
e Number of participants that	terminated employment during the	plan year with accrued be	nefits that were less	5e	1				
Caution: A penalty for the late	or incomplete filing of this return ther penalties set forth in the instruc	freport will be assessed	examined this return/re	nort, including, if app	icable, a Schedule				
SB or Schedule MB completed a belief, it is true correct, and com	and signed by/an enrolled actuary, a	s well as the electronic ver	rsion of this return/repon	t, and to the best of n	ny knowledge and				
X X X	ayon	1/10/10/2016	1×1 LISIE 151	each					
Signature of plan a	idministrator	Date	Enter name of individual	ual signing as plan a	dministrátor				
Signature of emplo		Date	Enter name of individu	ual signing as employ	er or plan sponsor				
RESERVATION CITIES OF ALL PICTURES	pyer/plan sponsor name, if applicable) and address (inc			Preparer's telephon					
Treparer's Hame (modeling mini-	iano, ii oppiioasio, and a sinosio (iii		·						

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ь 	Were all of the plan's assets during the plan year invested in eligii 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 of the plan is a defined benefit plan, is it covered under the PBGC in	an indeper and cond not use F	endent qualified public itions.) orm 5500-SF and mu	accour	ntant (IC	QPA) • Form	n 5500.	•••••		X Ye	
Pa	rt III Financial Information	• • • • • • • • • • • • • • • • • • •	α.								
7	Plan Assets and Liabilities		(a) Beginnin	g of Y	ar		 	(b) Er	ıd of	Year	
<u>a</u>	Total plan assets	. 7a		28186	04					27621	84
<u>b</u>	Total plan liabilities	7b						· · · · · · · · · · · · · · · · · · ·		<u> </u>	
<u> </u>	Net plan assets (subtract line 7b from line 7a)	. 7c		28186	04		2762184				
	Income, Expenses, and Transfers for this Plan Year		(a) Amo	unt		. 139	**************************************	(b)	Tot	al	.
а	Contributions received or receivable from: (1) Employers	. 8a(1)		184	31						
-,-	(2) Participants			1898	91	7					
	(3) Others (including rollovers)	8a(3)									
b	Other income (loss)	8b		-759	85	N. 12.					
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c				3		<u> </u>		13233	7
	Benefits paid (including direct rollovers and insurance premiums	1 00		101 - 14.111	<u> </u>						<u> </u>
	to provide benefits)	8d		1876	98						
<u>e</u>	Certain deemed and/or corrective distributions (see instructions)	8e		10	59						
<u>f</u>	Administrative service providers (salaries, fees, commissions)	8f				13.5					
<u>g</u>	Other expenses	8g								<u>. 1776</u>	
<u>h</u>	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h					188757				57
<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	8i						<u> </u>		-5642	20
j	Transfers to (from) the plan (see instructions)	8j									
B	2E 2G 2J 2K 2T 3D If the plan provides welfare benefits, enter the applicable welfare for the plan provides welfare benefits, enter the applicable welfare for the plan provides welfare benefits.	eature cod	les from the List of Pla	n Char	acteris	tic Cod	des in th	ne instru	ction	s:	
10	During the plan year:	·			Yes	No	N/A		Λ.	mount	
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) Were there any nonexempt transactions with any party-in-interest	oluntary F	iduciary Correction	10a	, 500	х					
	reported on line 10a.)	•		10b		X					
С	Was the plan covered by a fidelity bond?			10c	Х						276219
d	Did the plan have a loss, whether or not reimbursed by the plan's by fraud or dishonesty?			10d		Х					
е	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.)		10e	х		-				4844	
f	Has the plan failed to provide any benefit when due under the plan	า?		10f		Х					
g	Did the plan have any participant loans? (If "Yes," enter amount as	s of year e	nd.)	10g	Х						47044
h	If this is an individual account plan, was there a blackout period? (2520.101-3.)	See instru	ictions and 29 CFR	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 2520.101			10i					14 t. 14 t.		
j	Did the plan trust incur unrelated business taxable income?			10j							
Part	VI Pension Funding Compliance				لـــــنـــــل						
11	Is this a defined benefit plan subject to minimum funding requirements 5500) and line 11a below)								. [Yes	No
11a	Enter the unpaid minimum required contribution for all years from	Schedule	SB (Form 5500) line 4	o			11a				
12	Is this a defined contribution plan subject to the minimum funding	requireme	nts of section 412 of th	ne Code	e or se	ction 3	02 of E	RISA?		Yes	X No

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(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)						
If a waiver of the minimum funding standard for a prior year is being amortized in this plan yea granting the waiver.		enter the Day		e letter ru ′ear	uling	
If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and ski	p to line 13.					
b Enter the minimum required contribution for this plan year		12b				
C 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 signegative amount)		12d				
e Will the minimum funding amount reported on line 12d be met by the funding deadline?			Yes No N/A			
Plan Terminations and Transfers of Assets						
13a Has a resolution to terminate the plan been adopted in any plan year?			Yes	K 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 of the PBGC?		ontrol		Yes 🛛	No	
C If during this plan year, any assets or liabilities were transferred from this plan to another plan(which assets or liabilities were transferred. (See instructions.)	s), identify the plan(s) to) 				
13c(1) Name of plan(s):	13c(2)	EIN(s)		13c(3) F	PN(s)	
Trust Information		·				
14a Name of trust		14b ⊤r	rust's ElN			
14c Name of trustee or custodian				14d Trustee's or custodia telephone number		
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 defermatching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?		bas barl	sign- ed safe bor thod	ADP/ACP test		
15c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year usin testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) 2(a)(2)(ii))?	and 1.401(m)-	Yes		No		
16a Check the box to indicate the method used by the plan to satisfy the coverage requirements und	ler section 410(b):	Rati perd test	centage	Average benefit test		
16b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) this plan with any other plans under the permissive aggregation rules?		Yes		□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 for tax law changes and codes).	Enter the a	pplicable	code	(See ins	structions	
	s serial number		·		or	
17d If the plan is an individually-designed plan and received a favorable determination letter from the determination letter		the plan's	; last favora	ble		
18 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 10 made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S.		Yes		No		
19 Were in-service distributions made during the plan year?	Yes		No			
If "Yes," enter amount		19				
Were required minimum distributions made to 5% owners who have attained age 70 ½ (regardle retired), as required under section 401(a)(9)?		Yes] No	□ N/A	