## 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.

0040

2016

OMB Nos. 1210-0110

1210-0089

This Form is Open to Public Inspection

Part i Annual Repor	t identification information				
For calendar plan year 2016 or	fiscal plan year beginning 01/01/	2016	and ending 1	2/31/2016	
<b>A</b> This return/report is for:	a single-employer plan	a multiple-employer pl	lan (not multiemployer) nployer information in a		
71 This rotally report to ton	a one-participant plan	a foreign plan			,
<b>B</b> This return/report is	the first return/report	the final return/report			
	an amended return/report	a short plan year retu	n/report (less than 12 n	nonths)	
C Check box if filing under:	Form 5558	automatic extension		DFVC prog	ıram
	special extension (enter desc	' '			
	iormation—enter all requested in	nformation		1	<del></del>
1a Name of plan ARMOUR VICKERMAN, PLLC 4	01(K) PLAN			1b Three-d plan nur (PN) ▶	mber
				, ,	e date of plan 01/01/2014
Mailing address (include ro	loyer, if for a single-employer plan)		ructions)	(EIN)	er Identification Number 26-1195933
ARMOUR VICKERMAN, PLLC	nce, country, and ZIP or foreign pos	stal code (il foreign, see inst	ructions)	2c Sponso	r's telephone number 360-570-9933
6945 LITTLEROCK ROAD SW				2d Busines	s code (see instructions)
TUMWATER, WA 98512-7246					541211
3a Plan administrator's name	and address X Same as Plan Spo	onsor.		<b>3b</b> Adminis	trator's EIN
				<b>3c</b> Adminis	trator's telephone number
	he plan sponsor has changed since umber from the last return/report.	e the last return/report filed t	for this plan, enter the	4b EIN	
a Sponsor's name				4c PN	
5a Total number of participant	ts at the beginning of the plan year			5a	1:
	ts at the end of the plan year			5b	
	h account balances as of the end o		•	5c	
<b>d(1)</b> Total number of active p	participants at the beginning of the p	olan year		5d(1)	
	participants at the end of the plan ye			5d(2)	
than 100% vested	at terminated employment during th			5e	
	e or incomplete filing of this return other penalties set forth in the instru				
	and signed by an enrolled actuary,				
01014	d/valid electronic signature.	01/25/2017	SUE VICKERMAN		
HERE Signature of plan	administrator	Date	Enter name of individ	dual signing as	plan administrator
SIGN					
HERE Signature of emp	loyer/plan sponsor	Date	Enter name of individ	dual signing as	employer or plan sponsor
	name, if applicable) and address (				lephone number

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d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	6a	Were all of the plan's assets during the plan year invested in eligib	ole assets?	? (See instructions.)						X Ye	s No
C if the plans is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)?	b	under 29 CFR 2520.104-46? (See instructions on waiver eligibility	and condi	tions.)						X Ye	s No
Part III   Financial Information   (a) Beginning of Year   (b) End of Year   2   2   2   2   2   2   2   2   2	c						_	-	_	□ Not det	termined
7 Plan Assets and Liabilities		<u> </u>	iodidiloc p	orogram (see Errio/r se	300011 4	021).	······ <u></u>	100	Пио		
a Total plan isselfs	7			(a) Reginning	of Voor	. 1			(b) End	of Vear	
D Total plan listolities			7a						(b) Ellu		2
C. Net plan assets (subtract line 7b from line 7a)	_	•								75	2
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from: (1) Employers. 8a(1) 70668 (2) Participants. 8a(2) 94245 (3) Others (including rollovers). 8a(3) 0  b Other income (loss). 8b 29083  C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b). 8c 19396  d Benefits paid (including direct rollovers and insurance premiums to provide benefits). 8c 19396  d Benefits paid (including direct rollovers and insurance premiums to provide benefits). 8c 19396  d Benefits paid (including direct rollovers and insurance premiums to provide benefits). 8c 19396  d Benefits paid (including direct rollovers and insurance premiums to provide benefits). 8d 785  e Certain deemed and/or corrective distributions (see instructions). 8e 0  f Administrative service providers (salaries, fees, commissions). 8f 1002  g Other expenses. 8g 0  h Total expenses (add lines 8d, 8e, 8f, and 8g). 9 Transfers to (from) the plan (see instructions). 8g    Part IV   Plan Characteristics  9a   If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 2A 2E 21 2X 2F 2G 30 2T  b   If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:  2A 3W Steps of the plan year:  a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-1027 (See instructions and DOL's Voluntary Fiduciary Correction Program).  b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a).  C Was the plan near a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty.  d Did the plan have any participant loans? (if Yes, "enter amount as of year-end).  10a   Yes   No   NA   Amount   10b   X     10d   X     10d					412061					60426	0
a Contributions received or receivable from: (1) Employers. (2) Participants. (3) Others (including rollovers). (3) Others (including rollovers). (4) Employers. (5) Others (including rollovers). (6) Other income (loss). (7) Other income (loss). (8) Other expenses. (9) Other expenses. (9) Other expenses. (9) Other expenses. (10) O				(a) Amour	nt				(b) T	otal	
(2) Participants				(2) 1 2					-		
(a) Others (including rollovers)		(1) Employers	8a(1)								
b Other income (loss).  C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)		(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)	<u>b</u>	Other income (loss)	8b		29083						
e Certain deemed and/or corrective distributions (see instructions).  e Certain deemed and/or corrective distributions (see instructions).  f Administrative service providers (salaries, fees, commissions)			8c							19398	6
e Certain deemed and/or corrective distributions (see instructions).  f Administrative service providers (salaries, fees, commissions)	d		84		785						
f Administrative service providers (salaries, fees, commissions)						_					
g Other expenses		·									
h Total expenses (add lines 8d, 8e, 8f, and 8g)	<u></u>	-:			0	)					
Net income (loss) (subtract line 8h from line 8c)		•				_				178	37
Transfers to (from) the plan (see instructions)   8j						_					
Part IV   Plan Characteristics											
9a		, , , , ,	j 8j								
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			feature co	ndes from the List of Pl	an Cha	racteri	stic Co	ndes in	the inst	ructions:	
Part V Compliance Questions  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)  b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)  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.)  10 If 10h was answered "Yes," check the box if you either provided the required notice or one of the	Ja	2A 2E 2J 2K 2F 2G 3D 2T	icature co	des from the List of the	an Ona	ractori	one oc	Juca III	tile ilist	delloris.	
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)  b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)  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.)  10 If 10h was answered "Yes," check the box if you either provided the required notice or one of the	b	If the plan provides welfare benefits, enter the applicable welfare f	eature cod	des from the List of Pla	n Chara	acterist	tic Cod	des in t	he instru	ictions:	
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described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program).  b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10					Yes	No	N/A		Amount	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	а	described in 29 CFR 2510.3-102? (See instructions and DOL's \	oluntary F	Fiduciary Correction	100		X				
C Was the plan covered by a fidelity bond?	b	Were there any nonexempt transactions with any party-in-interest	t? (Do not	include transactions			X				
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.)  10h  i If 10h was answered "Yes," check the box if you either provided the required notice or one of the		,			100	X					50000
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.)      Has the plan failed to provide any benefit when due under the plan?      Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)      If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)      If 10h was answered "Yes," check the box if you either provided the required notice or one of the	d	Did the plan have a loss, whether or not reimbursed by the plan's	fidelity bo	ond, that was caused			X				
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	е	Were any fees or commissions paid to any brokers, agents, or oth carrier, insurance service, or other organization that provides some	her persor ne or all of	ns by an insurance the benefits under		Х					534
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	f	Has the plan failed to provide any benefit when due under the pla	ın?		10f		X				
2520.101-3.)	g	Did the plan have any participant loans? (If "Yes," enter amount a	as of year-	end.)	10g		X				
	_ h	·	•		10h		X				
	i				10i						

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Page 3-	1	

Part	VI	Pension Funding Compliance						
11		is a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and come 5500) and line 11a below)						es No
11a	Ente	er the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40			11a			
12	ERIS	nis a defined contribution plan subject to the minimum funding requirements of section 412 of the Co				f 		es X No
		Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) vaiver of the minimum funding standard for a prior year is being amortized in this plan year, see inst	ruotior	20.000	d ontor t	ho data	of the letter	ruling
	gran	ting the waiver	onth _	15, and	_ Day		Year _	
		ompleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 1			406			
<u> </u>	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		ract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the leastive amount)			12d			_
<u>e</u>	Will	the minimum funding amount reported on line 12d be met by the funding deadline?				Yes	No	N/A
Part '	VII	Plan Terminations and Transfers of Assets						
13a	Has	a resolution to terminate the plan been adopted in any plan year?				Yes	s X No	)
	If "Y	es," enter the amount of any plan assets that reverted to the employer this year			13a			
b		e all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brouging of the PBGC?					Yes X	No
С		uring this plan year, any assets or liabilities were transferred from this plan to another plan(s), identifich assets or liabilities were transferred. (See instructions.)	y the p	plan(s)	) to			
1	3c(1)	Name of plan(s):		13c(2)	EIN(s)		13c(3)	PN(s)
Part	VIII	Trust Information						
14a	Name	of trust			14b <sup>-</sup>	Trust's E	EIN	
14c	Name	e of trustee or custodian					s or custodi ne number	an's
Part	: IX	IRS Compliance Questions						
15a	Is the	plan a 401(k) plan? If "No," skip b		Yes		[	No	
		did the plan satisfy the nondiscrimination requirements for employee deferrals under section )(3) for the plan year? Check all that apply:		Desig safe h	n-based narbor	<sup>t</sup> [	errior ye test	ar" ADP
		,,,,, p ,		"Curre	ent year test	,,	N/A	
16a		testing method was used to satisfy the coverage requirements under section 410(b) for the plan ? Check all that apply:		Ratio perce test	entage		verage enefit test	□ N/A
		he plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) e plan year by combining this plan with any other plan under the permissive aggregation rules?		Yes			No	
17a	If the	plan is a master and prototype plan (M&P) or volume submitter plan that received a favorable IRS deter	opinio	n letter	or advi	sory lett	ter, enter the	e date of
	letter		ter the	e date	of the m	nost rece	ent determir	nation
	Were	ed Benefit Plan or Money Purchase Pension Plan Only: any distributions made during the plan year to an employee who attained age 62 and had not sepace?		from	Ye	s [	No	
19	Was	any plan participant a 5% owner who had attained at least age 70 $^{1\!\!/}_{2}$ during the prior plan year?			Ye	s [	No	

## 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

2016

This Form is Open to Public Inspection

		Identification Information			
For calenda	ar plan year 2016 or f	iscal plan year beginning	01/01/2016 and e	ending 12/31/20	16
A This ret	urn/report is for:	x a single-employer plan	a multiple-employer plan (not mult list of participating employer infor		
		a one-participant plan	a foreign plan		
B This retu	ırn/report is	the first return/report	the final return/report		
		an amended return/report	a short plan year return/report (les	s than 12 months)	
C Check b	oox if filing under:	☐ Form 5558	automatic extension	DFVC program	
	· ·	special extension (enter des	$\sqcup$	_ Bi vo program	
Part II	Rasic Plan Info	ormation—enter all requested in			
1a Name		ormation -enter all requested in	monnation	1b Three-digit	
	•	LC 401(k) Plan		plan number	001
				1c Effective dat 01/01/20	
Mailing	address (include roo	oyer, if for a single-employer plan) om, apt., suite no. and street, or P.	.O. Box)	2b Employer Ide (EIN) 26-1	entification Number
	Vickerman, P		stal code (if foreign, see instructions)	<b>2c</b> Sponsor's te 360-570-	
6945 Li	ttlerock Roa	d SW		<b>2d</b> Business con 541211	de (see instructions)
Tumwate		WA 98512-724			
3a Plan ad	dministrator's name a	ind address 🛛 Same as Plan Spo	onsor.	3b Administrato	r's EfN
			e the last return/report filed for this plan,	enter the 4b EIN	
	EIN, and the plan nu	ne plan sponsor has changed since umber from the last return/report.	e the last return/report filed for this plan,	enter the 4b EIN 4c PN	
name, a Sponso	EIN, and the plan nu or's name	ımber from the last return/report.	e the last return/report filed for this plan,	4c PN	12
a Sponso	EIN, and the plan nuor's name number of participants	umber from the last return/report.		4c PN 5a	12
a Sponso 5a Total r b Total r c Number	EIN, and the plan nu or's name number of participants number of participants er of participants with	s at the beginning of the plan year s at the end of the plan year account balances as of the end of		4c PN 5a 5b	
name, a Sponso 5a Total r b Total r c Number comple	EIN, and the plan nuor's name number of participants number of participants er of participants with ete this item)	s at the beginning of the plan year s at the end of the plan year account balances as of the end o	of the plan year (only defined contribution	4c PN 5a 5b 1 plans 5c 5d(1)	9
name, a Sponso 5a Total r b Total r c Numbe comple d(1) Total	EIN, and the plan nuor's name number of participants number of participants er of participants with ete this item)	s at the beginning of the plan year account balances as of the end of the plan year account balances as of the end of the plan year articipants at the beginning of the plan year	of the plan year (only defined contribution	4c PN 5a 5b 1 plans 5c 5d(1)	9
name, a Sponso 5a Total r b Total r c Number comple d(1) Total d(2) Total e Number than	EIN, and the plan nuor's name number of participants er of participants with ete this item) al number of active pa al number of active pa er of participants tha	amber from the last return/report.  s at the beginning of the plan year s at the end of the plan year account balances as of the end o articipants at the beginning of the plan year t terminated employment during the	of the plan year (only defined contribution plan yearearearearearear with accrued benefits that w	4c PN 5a 5b 1 plans 5c 5d(1) 5d(2) 1 ere less 5e	9 9 9 9
name, a Sponsor 5a Total r b Total r c Number completed (1) Total d(2) Total	EIN, and the plan number of participants or of participants with ete this item)	amber from the last return/report.  s at the beginning of the plan year s at the end of the plan year account balances as of the end of the plan year articipants at the beginning of the plan year t terminated employment during the process of the plan year to the plan year terminated employment during the plan year	of the plan year (only defined contribution plan yearearearear with accrued benefits that w	4c PN 5a 5b 1 plans 5c 5d(1) 5d(2) 1 ere less 5e 5onable cause is established	9 9 9 9
name, a Sponso 5a Total r b Total r c Number comple d(1) Total d(2) Total e Number than r Caution: A Under pena	EIN, and the plan nuor's name number of participants er of participants with ete this item)	aniber from the last return/report.  Is at the beginning of the plan year at the end of the plan year account balances as of the end of the plan year articipants at the beginning of the plan year terminated employment during the or incomplete filing of this return the penalties set forth in the instrand signed by an enrolled actuary,	of the plan year (only defined contribution plan yearearearearearear with accrued benefits that w	4c PN 5a 5b 1 plans 5c 5d(1) 5d(2) 1 ere less 5 esonable cause is established his return/report, including, if a	9 9 9 9 0 copplicable, a Schedule
name, a Sponso 5a Total r b Total r c Number comple d(1) Total d(2) Total e Number than r Caution: A Under pena SB or Schebelief, it is t	EIN, and the plan nuor's name number of participants er of participants with ete this item)	aniber from the last return/report.  Is at the beginning of the plan year at the end of the plan year account balances as of the end of the plan year articipants at the beginning of the plan year terminated employment during the or incomplete filing of this return the penalties set forth in the instrand signed by an enrolled actuary,	plan year (only defined contribution plan year	4c PN 5a 5b 1 plans 5c 5d(1) 5d(2) 1 ere less 5 esonable cause is established his return/report, including, if a	9 9 9 9 0 copplicable, a Schedule
name, a Sponso 5a Total r b Total r c Number compl d(1) Total d(2) Total e Number than Caution: A Under pena SB or Sche belief, it is t	EIN, and the plan nuor's name number of participants er of participants with ete this item)	articipants at the beginning of the plan year account balances as of the end of the plan year articipants at the end of the plan year terminated employment during the or incomplete filing of this return the penalties set forth in the instruction of the plan year terminated employment during the penalties set forth in the instruction of the penalties set forth in the instruction of the plan year.	plan year (only defined contribution plan year	4c PN 5a 5b 1 plans 5c 5d(1) 5d(2) 1 ere less 5e 1 sonable cause is established in seturn/report, including, if a return/report, and to the best of the set of the se	9 9 9 9 0 poplicable, a Schedule f my knowledge and
name, a Sponso 5a Total r b Total r c Number complete (1) Total d(2) Total r e Number than than than than than than than than	EIN, and the plan nuor's name number of participants er of participants with ete this item)	articipants at the beginning of the plan year account balances as of the end of the plan year articipants at the end of the plan year terminated employment during the or incomplete filing of this return the penalties set forth in the instruction of the plan year terminated employment during the penalties set forth in the instruction of the penalties set forth in the instruction of the plan year.	plan year (only defined contribution plan year	4c PN 5a 5b 1 plans 5c 5d(1) 5d(2) 1 rere less 5e 1 sonable cause is established in a return/report, including, if a return/report, and to the best of the cause	9 9 9 9 0 poplicable, a Schedule f my knowledge and
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