## Form 5500-SF

Department of the Treasury Internal Revenue Service

Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Department of Labor

## 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).

2016

OMB Nos. 1210-0110

1210-0089

This Form is Open to **Public Inspection** 

 Complete all entries in accordance with the instructions to the Form 5500-SF Annual Report Identification Information For calendar plan year 2016 or fiscal plan year beginning and ending X 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** This return/report is for: a one-participant plan a foreign plan the final return/report B This return/report is the first return/report an amended return/report a short plan year return/report (less than 12 months) C Check box if filing under: DFVC program Form 5558 automatic extension special extension (enter description) Part II Basic Plan Information—enter all requested information 1a Name of plan 1b Three-digit CRAWFORD'S, INC. PROFIT SHARING AND 401(K) PLAN plan number 003 (PN) • 1c Effective date of plan 09/01/1999 2a Plan sponsor's name (employer, if for a single-employer plan) **2b** Employer Identification Number Mailing address (include room, apt., suite no. and street, or P.O. Box) (EIN) 64-0475671 City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) Sponsor's telephone number CRAWFORDS INC. 662-492-0688 2d Business code (see instructions) P. O. BOX 925 442110 STARKVILLE, MS 39760 **3a** Plan administrator's name and address X Same as Plan Sponsor. 3b Administrator's EIN 3c Administrator's telephone number If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the 4b EIN name, EIN, and the plan number from the last return/report. 4c PN a Sponsor's name 5a 8 5a Total number of participants at the beginning of the plan year ...... 5b 0 **b** Total number of participants at the end of the plan year..... Number of participants with account balances as of the end of the plan year (only defined contribution plans 0 5c complete this item)..... 5d(1) d(1) Total number of active participants at the beginning of the plan year..... 5d(2) 0 d(2) Total number of active participants at the end of the plan year ..... Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested .....

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

<u>belief, it is t</u>	true, correct, and complete.						
SIGN HERE	Filed with authorized/valid electronic signature.	10/03/2017	JOHN E. CRAWFORD				
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator				
SIGN							
HERE	Signature of employer/plan sponsor	Date	Enter name of individ	ual signing as employer or plan sponsor			
Preparer's	name (including firm name, if applicable) and address (include i	Preparer's telephone number					

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	Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)					IQPA)				☐ No		
	under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)							Ц	□			
С	If the plan is a defined benefit plan, is it covered under the PBGC ir	nsurance p	orogram (see ERISA se	ection 4	021)?		Yes	No	Not dete	rmined		
Pa	rt III Financial Information											
7	Plan Assets and Liabilities		(a) Beginning	of Year	r (b) End of Year							
а	Total plan assets	7a		091028		0						
b	Total plan liabilities	7b										
С	Net plan assets (subtract line 7b from line 7a)	7c	1	091028	3				0			
8	Income, Expenses, and Transfers for this Plan Year		(a) Amoun	(a) Amount			(b) Total					
а	Contributions received or receivable from:	- 4.0		1201								
	(1) Employers	8a(1)		1201								
	(2) Participants	8a(2)										
	(3) Others (including rollovers)	8a(3)		39054								
	Other income (loss)	8b		00004					40255			
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c							40233			
u	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	1	1131283								
е	Certain deemed and/or corrective distributions (see instructions).	8e										
f	Administrative service providers (salaries, fees, commissions)	8f										
g	Other expenses	8g										
h	h Total expenses (add lines 8d, 8e, 8f, and 8g)								1131283			
i	Net income (loss) (subtract line 8h from line 8c)	8i							-1091028			
j	Transfers to (from) the plan (see instructions)	8i										
Pai	t IV Plan Characteristics	<u> </u>										
9a												
b	If the plan provides welfare benefits, enter the applicable welfare for	eature cod	les from the List of Pla	n Chara	acterist	tic Cod	des in t	he instru	ctions:			
Par	t V Compliance Questions											
10	During the plan year:				Yes	No	N/A		Amount			
а	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)			10a		X						
b	<b>b</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)			10b		X						
С	Was the plan covered by a fidelity bond?			10c	X					90000		
d	<b>d</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?			10d		X						
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		X						
f	f Has the plan failed to provide any benefit when due under the plan?			10f		X						
g	g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)			10g		X						
h	h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			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 2520.10	he require	d notice or one of the	10i								

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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)						Yes	No	
11a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40					11a					
12		is a defined contribution plan subject to the minimum funding requirements of section 412 of the Co				f		Yes X	No	
	(lf "	SA? Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)							•	
а		vaiver of the minimum funding standard for a prior year is being amortized in this plan year, see ins ting the waiver		ns, and	d enter t Day		of the le	_		
If	you c	ompleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line	13.							
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					
	Subt	ract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the lative amount)	eft of a		12d					
<u>e</u>	Will	the minimum funding amount reported on line 12d be met by the funding deadline?				Yes	No	N/A	4	
Part	VII	Plan Terminations and Transfers of Assets								
13a	Has	a resolution to terminate the plan been adopted in any plan year?				X Yes	3	No		
	If "Y	es," enter the amount of any plan assets that reverted to the employer this year			13a				0	
b		e all the plan assets distributed to participants or beneficiaries, transferred to another plan, or broug rol of the PBGC?					X Yes	☐ No		
С		uring this plan year, any assets or liabilities were transferred from this plan to another plan(s), identi h assets or liabilities were transferred. (See instructions.)	ify the p	olan(s)	) to					
1	3c(1)	Name of plan(s):	•	13c(2)	EIN(s)		130	<b>(3)</b> PN(s	s)	
Part	VIII	Trust Information		1	1					
14a Name of trust					14b <sup>-</sup>	<b>14b</b> Trust's EIN				
14c Name of trustee or custodian					14d Trustee's or custodian's telephone number					
Part	: IX	IRS Compliance Questions		u						
15a	Is the	plan a 401(k) plan? If "No," skip b		Yes		☐ No				
				gn-based "Prior year" AD test			P			
	`			"Curre	ent year test	." [	N/A			
16a What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply:			entage	Average N/A benefit test N/A						
16b		ne 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 opinion letter or advisory letter, enter the date of the letter/								of		
17b If the plan is an individually-designed plan that received a favorable determination letter from the IRS, enter the date of the most recent determination letter/										
18 Defined Benefit Plan or Money Purchase Pension Plan Only:  Were any distributions made during the plan year to an employee who attained age 62 and had not separated from service?					Ye	Yes No				
19 Was any plan participant a 5% owner who had attained at least age 70 ½ during the prior plan year?					Ye	s	No			