## 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).

▶ 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 calendar plan year 2016 or fi	scal plan year beginning 04/01/2	2016 —	and ending 03	3/31/2017				
A This return/report is for:		s box must attach a form instructions.)						
·	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 return	n/report (less than 12 m	ionths)				
C Check box if filing under:	Form 5558	automatic extension DFVC program						
Dort II Doois Dlan Info	special extension (enter descr							
Part II Basic Plan Info  1a Name of plan	ormation—enter all requested in	formation		1b Three-digit				
RAC HOLDING INC EMPLOYEES	401K PROFIT SHARING PLAN			plan number	er 001			
		1c Effective da						
	yer, if for a single-employer plan) m, apt., suite no. and street, or P.C	) Roy)		<b>2b</b> Employer Id	dentification Number			
	ee, country, and ZIP or foreign post		ructions)	2c Sponsor's t	elephone number			
					ode (see instructions)			
5400 SOUTH BAY ROAD SYRACUSE, NY 13212-3837					532100			
3a Plan administrator's name ar	nd address 🛛 Same as Plan Spor	nsor.		<b>3b</b> Administrat	or's EIN			
				<b>3c</b> Administrat	or's telephone number			
	e plan sponsor has changed since mber from the last return/report.	the last return/report filed for	or this plan, enter the	4b EIN				
<b>a</b> Sponsor's name				4c PN				
<b>5a</b> Total number of participants	at the beginning of the plan year			<b>5a</b> 3				
<b>b</b> Total number of participants	at the end of the plan year			5b	37			
	account balances as of the end of			5c	16			
d(1) Total number of active pa	rticipants at the beginning of the pl	an year		5d(1)	27			
d(2) Total number of active pa	articipants at the end of the plan year	ar		5d(2)	30			
than 100% vested	terminated employment during the			5e	0			
	or incomplete filing of this return							
	her penalties set forth in the instruction and signed by an enrolled actuary, a plete.							
SIGN Filed with authorized/	/valid electronic signature.	10/05/2017	KRISTOPHER TUCCI					
HERE Signature of plan a	administrator	Date	Enter name of individ	ter name of individual signing as plan administrator				
SIGN HERE								
Signature of emplo		Date			oloyer or plan sponsor			
Preparer's name (including firm r	name, if applicable) and address (ir	nclude room or suite numbe	er)	Preparer's telepl	none number			

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6a Were all of the plan's assets during the plan year invested in eligi		•						X Ye	es No		
Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)									es 🗌 No		
<b>c</b> If the plan is a defined benefit plan, is it covered under the PBGC						-	No	Not de	termined		
Part III Financial Information											
7 Plan Assets and Liabilities		(a) Beginning	of Year				(b) End	of Year			
a Total plan assets	7a		380584				389381				
<b>b</b> Total plan liabilities	7b		977			968					
C Net plan assets (subtract line 7b from line 7a)	7c		379607			388413					
8 Income, Expenses, and Transfers for this Plan Year		(a) Amour	ıt		(b) Total						
a Contributions received or receivable from:	- 41		5078								
(1) Employers	8a(1)		10157		_						
(2) Participants	8a(2)		10137	$\rightarrow$							
(3) Others (including rollovers)	8a(3)		27183								
b Other income (loss)	8b		21 100					424	1.0		
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)      d Benefits paid (including direct rollovers and insurance premiums	8c							424	10		
to provide benefits)	8d		33307								
e Certain deemed and/or corrective distributions (see instructions).	8e										
<b>f</b> Administrative service providers (salaries, fees, commissions)	8f		305								
g Other expenses	8g										
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h						336	12			
i Net income (loss) (subtract line 8h from line 8c)	8i							880	06		
j Transfers to (from) the plan (see instructions)	8j										
Part IV Plan Characteristics											
9a If the plan provides pension benefits, enter the applicable pension 2A 2E 2G 2J 2K 3D	n feature co	des from the List of Pl	an Cha	racteri	stic Co	odes in	the inst	ructions:			
<b>b</b> If the plan provides welfare benefits, enter the applicable welfare	feature cod	les from the List of Pla	n Chara	acterist	tic Cod	des in t	he instru	uctions:			
Part V Compliance Questions											
10 During the plan year:				Yes	No	N/A		Amoun	t		
Was there a failure to transmit to the plan any participant contrib described in 29 CFR 2510.3-102? (See instructions and DOL's Program)	Voluntary F	iduciary 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					100000		
<b>d</b> Did the plan have a loss, whether or not reimbursed by the plan' by fraud or dishonesty?			10d		X						
Were any fees or commissions paid to any brokers, agents, or o carrier, insurance service, or other organization that provides so the plan? (See instructions.)	me or all of	the benefits under	10e	X					1370		
<b>f</b> Has the plan failed to provide any benefit when due under the pl	an?		10f		X						
	g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)								32206		
h If this is an individual account plan, was there a blackout period? 2520.101-3.)			10h		X						
i If 10h was answered "Yes," check the box if you either provided exceptions to providing the notice applied under 29 CFR 2520.1			10i								

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Part	VI	Pension Funding Compliance							
11		s a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and c n 5500) and line 11a below)						∕es X No	
		r the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40			11a				
12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA?								res X No	
	ERISA?								
	grant	raiver of the minimum funding standard for a prior year is being amortized in this plan year, see ins ing the waiver	onth _	s, and	d enter t Day		of the lette Year _	er ruling	
If	you c	ompleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 1	13.	1		T			
<u>b</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 l tive amount)			12d				
		he 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	a resolution to terminate the plan been adopted in any plan year?				Yes	s X N	lo	
	If "Ye	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 brougout of the PBGC?		er the			Yes	No	
С		ring this plan year, any assets or liabilities were transferred from this plan to another plan(s), identinassets or liabilities were transferred. (See instructions.)	ify the p	lan(s)	) to				
	13c(1)	Name of plan(s):	1	3c(2)	EIN(s)	) <b>13c(3)</b> PN(s)			
Part	VIII	Trust Information							
14a	Name	of trust			14b <sup>-</sup>	Trust's E	EIN		
14c	Name	of trustee or custodian					s or custod ne number	ian's	
Par	t 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:	-  LL ;		n-based narbor				
			ΙП '	"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			
	for the	be plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) be plan year by combining this plan with any other plan under the permissive aggregation rules?	'	Yes			No		
	the le								
	letter	plan is an individually-designed plan that received a favorable determination letter from the IRS, er	nter the	date	of the m	nost rece	ent determi	nation	
18	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 sepa e?		rom	Ye	s [	No		
19	Was	any plan participant a 5% owner who had attained at least age 70 $\frac{1}{2}$ 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 section 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

2016

OMB Nos. 1210-0110

1210-0089

► Complete all entries in accordance with the instructions to the Form 5500-SF.

This Form is Open to Public Inspection

	t Identification Information			00/01/001					
For calendar plan year 2016 or		04/01/2016	and ending	03/31/201					
A 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								
B This return/report is:	the first return/report	the final return/report							
- The total moperito.	an amended return/report		rn/report (less than 12	months)					
	an amended returnineport	a short plan year rett	ini/report (less than 12	monuis)					
C Check box if filling under:	Form 5558 special extension (enter description)	automatic extension DFVC program							
B WILL B- I- BI- I-I		<del></del>							
Part II Basic Plan Inf  1a Name of plan	formation enter all requested	information		1b Three-digit					
RAC HOLDING INC E	RAC HOLDING INC EMPLOYEES 401K PROFIT SHARING PLAN								
W. ser a secretary of the contract of				1c Effective da 04/01/19					
Mailing Address (include re	ployer, if for a single-employer plan) com, apt., suite no. and street, or P. ince, country, and ZIP or foreign pos		structions)	(0) A	2b Employer Identification Number (EIN) 16-0996269				
RAC HOLDING INC	,,,				elephone number				
				(315) 45					
5400 SOUTH BAY ROA	7.0				de (see instructions)				
5400 SOOTH BAT ROA	AD			532100					
US SYRACUSE NY 13212-3									
3a Plan administrator's name	and address X Same as Plan Sp	onsor		3b Administrate	or's EIN				
8									
				3c Administrate	or's telephone number				
0									
4 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 n	number from the last return/report.								
a Sponsor's name				4c PN					
5a Total number of participan	its at the beginning of the plan year				33				
	its at the end of the plan year			. 5b	37				
	th account balances as of the end of				16				
d(1) Total number of active p	participants at the beginning of the pl	an year		. 5d(1)	27				
	participants at the end of the plan year			. 5d(2)	30				
	at terminated employment during the			. 5e	0				
Caution: A penalty for the la	te or incomplete filing of this retui	rn/report will be assesse	d unless reasonable o	ause is establishe	i				
Under penalties of perjury and SB or Schedule MB completed belief, it is true, correct, and see	d other penalties set forth in the instruct d and signed by an enrolled actuary,	uctions, I declare that I have as well as the electronic v	re examined this return/ ersion of this return/rep	report, including, if a ort, and to the best of	pplicable, a Schedule of my knowledge and				
		10.0	16 01 01	. +					
SIGN		10.5.17	Bristophe	rucci					
HERE Signature of plan administrator  Date Enter name of individual signing as plan administrator									
SIGN Kristpher Tucci									
HERE Signature of employ	yer/plan sponsor	Date 13.5.17	Enter name of individ	ual signing as emplo	yer or plan sponsor				
Preparer's name (including firm Skip this question	m name, if applicable) and address (	include room or suite num	ber)	Preparer's teleph					
1									

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6a	Were all of the plan's assets during the plan year invested in eligible	e assets? (S	ee instructions.)					X Yes	No	
b	Are you claiming a waiver of the annual examination and report of a	n independe	ent qualified public accor	untan	t (IQF	A)		**************************************	a <del>llin al</del> exant	
	under 29 CFR 2520.104-46? (See instructions on waiver eligibility a							X Yes	No	
	If you answered "No" to either line 6a or line 6b, the plan cannot									
С	If the plan is a defined benefit plan, is it covered under the PBGC in	surance pro	gram (see ERISA section	on 402	21)?		Yes	☐ No ☐ Not d	etermined	
Pa	rt III Financial Information									
7	Plan Assets and Liabilities		(a) Beginning of	f Yea	r		(b	) End of Year		
a	Total plan assets	7a	38	30,5	84			389	381	
b	Total plan liabilities	7b		9	77				968	
С	Net plan assets (subtract line 7b from line 7a)	7c	37	79,6	07	33 57%	388,4			
8	Income, Expenses, and Transfers for this Plan Year		(a) Amount					(b) Total		
a	Contributions received or receivable from:	90/4)		5,0	78					
_	(1) Employers	8a(1)		10,1		380				
_	(2) Participants	8a(2)		.,,	37		76 (1945) 24 (1945)			
b	(3) Others (including rollovers)	8a(3)		27,1	83	3000	100 Apr	500 (A)	05006 3 01832	
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		50000		869.8	36, 56	42	410	
<u>d</u>	Benefits paid (including direct rollovers and insurance premiums	00	Grand (41-11-17-17)	0.0000000			15. CHES	42	,418	
	to provide benefits)	8d	3	33,3	07	330				
е	Certain deemed and/or corrective distributions (see instructions)	. 8e								
f	Administrative service providers (salaries, fees, commissions)	. 8f		3	05	187	* 3.0		100	
g	Other expenses	. 8g								
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h					had art (MP) to Face P. ar Zac Ferrore	33	,612	
<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	. 8i						8	,806	
j	Transfers to (from) the plan (see instructions)	8j								
Pa	rt IV Plan Characteristics					0-0-0-0-10	arroommen i siin			
9a	If the plan provides pension benefits, enter the applicable pension f	eature code	s from the List of Plan C	harac	cterist	ic Co	les in the i	instructions:		
	2A 2E 2G 2J 2K 3D					*1				
b	If the plan provides welfare benefits, enter the applicable welfare fe	ature codes	from the List of Plan Ch	aract	eristic	Code	s in the in	structions:		
Pa	rt V Compliance Questions	0 1 300								
10	During the plan year:				Yes	No	N/A	Amount		
a	Was there a failure to transmit to the plan any participant contribu	itions within	the time period			receive.				
	described in 29 CFR 2510.3-102? (See instructions and DOL's Vo	oluntary Fidu	iciary Correction			C2-01				
	Program)			10a		Х				
b	Were there any nonexempt transactions with any party-in-interest reported on line 10a.)			10b		x				
				10c	2000			1	.00,000	
d				100		_	(A)		.00,000	
	by fraud or dishonesty?			10d		x				
е										
	carrier, insurance service, or other organization that provides somethe plan? (See instructions.)			10e	v				1,370	
- f				10f		x	5.655.5		1,570	
-	<del></del>		T. T. CHARLES SHOWS		77	-			20. 206	
9				10g	х		285 . (C.)		32,206	
_ h	If this is an individual account plan, was there a blackout period? 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			10i		er Mari			10.00	