Form 5500-SF Department of the Treasury Internal Revenue Service		Short Form Annu	al Return/Repo Benefit Plar		oyee	OMB Nos. 1210-0110 1210-0089			
		This form is required to be file		tirement	2016				
		This form is required to be filed under sections 104 and 4065 of the Employee F Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the				This Form is Open to			
	nefit Guaranty Corporation	Complete all entries in a second s	Revenue Code (the Co	,	00-SE	Public Inspection			
Part I	Annual Report Id	entification Information		structions to the Form 55	00-3F.				
	ar plan year 2016 or fisca			and ending 12	/31/2016				
A This ret	urn/report is for:	a single-employer plan a one-participant plan		plan (not multiemployer) (F employer information in acc		•			
<b>B</b> This retu	ırn/report is	the first return/report an amended return/report	the final return/repo	rt turn/report (less than 12 mo	onths)				
C Check b	box if filing under:	Form 5558 special extension (enter desci	automatic extensio	n [	DFVC pr	ogram			
Part II	Basic Plan Inform	nation—enter all requested in	1 )						
1a Name	of plan	K) SAVINGS & PROFIT SHARI			(PN)	number			
Mailing	address (include room,	r, if for a single-employer plan) apt., suite no. and street, or P.C			2b Employer Identification Number (EIN) 06-0892478				
	RESEARCH, INC.	country, and ZIP or foreign post	ai code (il loreign, see il	istructions)	2c Sponsor's telephone number 203-830-4000				
21 FINANCE DANBURY, (	DR CT 06810-4133			-	2d Busine	ess code (see instructions) 325900			
<b>3a</b> Plan ad	dministrator's name and	address 🛛 Same as Plan Spor	nsor.		<b>3b</b> Admir	histrator's EIN			
				-	3c Admir	istrator's telephone number			
4 If the r	name and/or EIN of the p	lan sponsor has changed since	the last return/report file	d for this plan. enter the	4b EIN				
	EIN, and the plan numb	er from the last return/report.			<b>4c</b> PN				
		the beginning of the plan year			5a	74			
-		the end of the plan year			5b	76			
		count balances as of the end of		-	5c				
•	,	ipants at the beginning of the pl			5d(1)				
		cipants at the end of the plan yes			5d(2)	69			
e Numb	er of participants that te	minated employment during the	plan year with accrued	benefits that were less	5e	C			
Caution: A Under pena SB or Sche	penalty for the late or alties of perjury and othe	incomplete filing of this return r penalties set forth in the instruc- signed by an enrolled actuary, a	n/report will be assess ctions, I declare that I ha	ed unless reasonable cau	ort, includir	ig, if applicable, a Schedule			
SIGN	Filed with authorized/va		10/06/2017	ROSEANN BARTON					
HERE	Signature of plan adr					vidual signing as plan administrator			
SIGN	Filed with authorized/va		10/06/2017	ROSEANN BARTON					
HERE	Signature of employe					vidual signing as employer or plan sponsor			
Preparer's	name (including firm nan	ne, if applicable) and address (ir	nclude room or suite nur	nber )	Preparer's	telephone number			
For Paporw	ork Poduction Act Nation	see the Instructions for Form 5500	) SE			Form 5500-SF (2016)			

<ul> <li>6a Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)</li> <li>b Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA)</li> <li>inder 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)</li> <li>if you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.</li> <li>c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)?</li> <li>in Yes No</li> </ul>								
	Part III Financial Information							
7	Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year				
а	Total plan assets	7a	16197965	18164677				
b		7b	0	0				
С	Net plan assets (subtract line 7b from line 7a)	7c	16197965	18164677				
8	Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total				
а	Contributions received or receivable from: (1) Employers	8a(1)	529148					
	(2) Participants	8a(2)	575548					
	(3) Others (including rollovers)	8a(3)	0					
h	Other income (less)	8h	1145639					

(3) Others (including ro	Dilovers)	oa(3)	•		
<b>b</b> Other income (loss)		8b	1145639		
C Total income (add lines	8a(1), 8a(2), 8a(3), and 8b)	8c		2250335	
	direct rollovers and insurance premiums	8d	278830		
e Certain deemed and/or	corrective distributions (see instructions).	8e	0		
f Administrative service	providers (salaries, fees, commissions)	8f	4793		
g Other expenses		8g	0		
<b>h</b> Total expenses (add lir	nes 8d, 8e, 8f, and 8g)	8h		283623	
i Net income (loss) (subt	tract line 8h from line 8c)	8i		1966712	
j Transfers to (from) the	plan (see instructions)	8j	0		

## 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 2F 2G 2J 2K 2S 2T 3D

**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	During the plan year:					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		Х		
b	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		Х		
C	Was the plan covered by a fidelity bond?	10c	Х			1000000
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused 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	x			10125
f	Has the plan failed to provide any benefit when due under the plan?	10f		Х		
g	Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g	Х			103235
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		Х		
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	10i				

Part	VI	Pension Funding Compliance								
11		is a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and co m 5500) and line 11a below)						Yes	No	
11a	Ente	r 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 Con						Yes 🗙	No	
		SA? Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)				•••••				
а		valver of the minimum funding standard for a prior year is being amortized in this plan year, see instr	uctior	ns, and	l enter t	he date	of the lette	er ruling		
	gran	ting the waiver	onth _	-	_ Day		Year_			
lf	you c	ompleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and 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		ract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the le ative amount)			12d					
е	Will	the minimum funding amount reported on line 12d be met by the funding deadline?				Yes	No	N/A	۱	
Part	VII	Plan Terminations and Transfers of Assets								
13a	Has	a resolution to terminate the plan been adopted in any plan year?				Yes	5 X N	lo		
		es," enter the amount of any plan assets that reverted to the employer this year			13a					
b	Wer	e all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brough rol of the PBGC?	nt und	er the			Yes	< No		
C	lf, du	uring this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify th assets or liabilities were transferred. (See instructions.)			to					
		Name of plan(s):		13c(2)	EIN(s)		13c(3	<b>B)</b> PN(s)	)	
	. ,			. ,	. /			, ()		
Part	VIII	Trust Information								
14a	Name	of trust			14b ⊺	Frust's E	EIN			
14c Name of trustee or custodian				<b>14d</b> Trustee's or custodian's telephone number						
Par	t IX	IRS Compliance Questions								
15a	Is the	plan a 401(k) plan? If "No," skip b		Yes		[	No			
				ign-based "Prior year" ADP harbor test						
				"Curre ADP t	ent year est		N/A			
					entage	age Average N/A benefit test				
16b		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			
	the le		-			-			of	
	letter		ter the	e date	of the m	ost rece	ent determ	ination		
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 separ ce?		from	Ye	s [	No			