

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans 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.	OMB Nos. 1210-0110 1210-0089 2016 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2016 or fiscal plan year beginning <u>01/01/2016</u> and ending <u>12/31/2016</u>			
A	This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)	
	☒ a single-employer plan ☐ a DFE (specify) ____		
B	This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)	
C	If the plan is a collectively-bargained plan, check here. ☐		
D	Check box if filing under:	☒ Form 5558 ☐ special extension (enter description)	☐ automatic extension ☐ the DFVC program

Part II	Basic Plan Information —enter all requested information		
1a	Name of plan <u>SIGNET JEWELERS RETIREMENT SAVINGS PLAN</u>	1b	Three-digit plan number (PN) ► <u>001</u>
		1c	Effective date of plan <u>01/01/2016</u>
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>STERLING JEWELERS INC.</u> <u>375 GHENT ROAD</u> <u>AKRON, OH 44333</u>	2b	Employer Identification Number (EIN) <u>27-3967537</u>
		2c	Plan Sponsor's telephone number <u>330-668-5000</u>
		2d	Business code (see instructions) <u>448310</u>

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 accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2017	RORY O'DONNELL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2017	RORY O'DONNELL
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>																		
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name STERLING JEWELERS INC.	4b EIN 52-0964503 4c PN 001																		
5 Total number of participants at the beginning of the plan year	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">5</td> <td style="width: 90%; text-align: right;">14323</td> </tr> </table>	5	14323																
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6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">6a(1)</td> <td style="width: 90%; text-align: right;">13705</td> </tr> <tr> <td style="text-align: center;">6a(2)</td> <td style="text-align: right;">36016</td> </tr> <tr> <td style="text-align: center;">6b</td> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;">6c</td> <td style="text-align: right;">3245</td> </tr> <tr> <td style="text-align: center;">6d</td> <td style="text-align: right;">39261</td> </tr> <tr> <td style="text-align: center;">6e</td> <td style="text-align: right;">62</td> </tr> <tr> <td style="text-align: center;">6f</td> <td style="text-align: right;">39323</td> </tr> <tr> <td style="text-align: center;">6g</td> <td style="text-align: right;">14238</td> </tr> <tr> <td style="text-align: center;">6h</td> <td style="text-align: right;">281</td> </tr> </table>	6a(1)	13705	6a(2)	36016	6b	0	6c	3245	6d	39261	6e	62	6f	39323	6g	14238	6h	281
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7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">7</td> <td style="width: 90%;"></td> </tr> </table>	7																	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3D 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:																			

9a Plan funding arrangement (check all that apply) <table style="width: 100%;"> <tr> <td style="width: 5%; text-align: center;">(1)</td> <td style="width: 5%; text-align: center;">☒</td> <td style="width: 90%;">Insurance</td> </tr> <tr> <td style="text-align: center;">(2)</td> <td style="text-align: center;">☐</td> <td>Code section 412(e)(3) insurance contracts</td> </tr> <tr> <td style="text-align: center;">(3)</td> <td style="text-align: center;">☒</td> <td>Trust</td> </tr> <tr> <td style="text-align: center;">(4)</td> <td style="text-align: center;">☐</td> <td>General assets of the sponsor</td> </tr> </table>	(1)	☒	Insurance	(2)	☐	Code section 412(e)(3) insurance contracts	(3)	☒	Trust	(4)	☐	General assets of the sponsor	9b Plan benefit arrangement (check all that apply) <table style="width: 100%;"> <tr> <td style="width: 5%; text-align: center;">(1)</td> <td style="width: 5%; text-align: center;">☒</td> <td style="width: 90%;">Insurance</td> </tr> <tr> <td style="text-align: center;">(2)</td> <td style="text-align: center;">☐</td> <td>Code section 412(e)(3) insurance contracts</td> </tr> <tr> <td style="text-align: center;">(3)</td> <td style="text-align: center;">☒</td> <td>Trust</td> </tr> <tr> <td style="text-align: center;">(4)</td> <td style="text-align: center;">☐</td> <td>General assets of the sponsor</td> </tr> </table>	(1)	☒	Insurance	(2)	☐	Code section 412(e)(3) insurance contracts	(3)	☒	Trust	(4)	☐	General assets of the sponsor			
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Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2016 Form M-1 annual report. If the plan was not required to file the 2016 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <hr/> <small>Department of Labor Employee Benefits Security Administration</small> <hr/> <small>Pension Benefit Guaranty Corporation</small>	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 <hr/> 2016 <hr/> This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning **01/01/2016** and ending **12/31/2016**

A Name of plan SIGNET JEWELERS RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 STERLING JEWELERS INC.	D Employer Identification Number (EIN) 27-3967537	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
PRINCIPAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
42-0127290	61271	450280	0	01/01/2016	01/14/2016

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end **4** 0**5** Current value of plan's interest under this contract in separate accounts at year end..... **5** 0**6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b****c** Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits.....

7c(2)

(3) Interest credited during the year.....

7c(3)

(4) Transferred from separate account

7c(4)

(5) Other (specify below)

7c(5)

▶

(6) Total additions **7c(6)****d** Total of balance and additions (add lines **7b** and **7c(6)**). **7d****e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

(2) Administration charge made by carrier.....

7e(2)

(3) Transferred to separate account

7e(3)

(4) Other (specify below)

7e(4)

▶

(5) Total deductions **7e(5)****f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f**

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☐ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2016
		This Form is Open to Public Inspection.

For calendar plan year 2016 or fiscal plan year beginning **01/01/2016** and ending **12/31/2016**

A Name of plan SIGNET JEWELERS RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 STERLING JEWELERS INC.	D Employer Identification Number (EIN) 27-3967537

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
AMERICAN BEACON

75-2401150

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
AMERICAN FUNDS

95-1411037

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
DODGE & COX

94-1441976

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
EAGLE FUNDS

59-2385219

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY INVESTMENTS

06-1194217

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

HARBOR

04-2679462

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

METROPOLITAN WEST FUNDS

95-4597302

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MFS

04-2747644

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PRINCIPAL FUNDS

42-1520346

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VANGUARD

23-1945930

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WELLS FARGO BANK, N.A.

94-1347393

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 50 62 64	SERVICE PROVIDER	655681	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

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			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2016</div> This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

A Name of plan <u>SIGNET JEWELERS RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>STERLING JEWELERS INC.</u>	D Employer Identification Number (EIN) <u>27-3967537</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TR SM TARGET 2060</u>		
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>		
c EIN-PN <u>26-6447574-012</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2988157</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TR TARGET INCOME</u>		
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>		
c EIN-PN <u>26-6447574-011</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2264026</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TR TARGET 2010</u>		
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>		
c EIN-PN <u>26-6447574-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2693446</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TR TARGET 2015</u>		
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>		
c EIN-PN <u>26-6447574-002</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>9170435</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TR TARGET 2020</u>		
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>		
c EIN-PN <u>26-6447574-003</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>20055276</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TR TARGET 2025</u>		
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>		
c EIN-PN <u>26-6447574-004</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>29946993</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TR TARGET 2030</u>		
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>		
c EIN-PN <u>26-6447574-005</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>26503340</u>

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN TR TARGET 2035		
b Name of sponsor of entity listed in (a): PRINCIPAL TRUST COMPANY		
c EIN-PN 26-6447574-006	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21335638
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN TR TARGET 2040		
b Name of sponsor of entity listed in (a): PRINCIPAL TRUST COMPANY		
c EIN-PN 26-6447574-007	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22020287
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN TR TARGET 2045		
b Name of sponsor of entity listed in (a): PRINCIPAL TRUST COMPANY		
c EIN-PN 26-6447574-008	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12379214
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN TR TARGET 2050		
b Name of sponsor of entity listed in (a): PRINCIPAL TRUST COMPANY		
c EIN-PN 26-6447574-009	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13615456
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN TR TARGET 2055		
b Name of sponsor of entity listed in (a): PRINCIPAL TRUST COMPANY		
c EIN-PN 26-6447574-010	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9231605
a Name of MTIA, CCT, PSA, or 103-12 IE: WF STABLE RETURN FUND N		
b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.		
c EIN-PN 41-6202499-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38304442
a Name of MTIA, CCT, PSA, or 103-12 IE: WF/BLACKROCK INTL EQ INDEX CIT N		
b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.		
c EIN-PN 52-2265229-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1383635
a Name of MTIA, CCT, PSA, or 103-12 IE: WF/BLACKROCK S&P MIDCAP INDEX CIT N		
b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.		
c EIN-PN 52-2265235-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18771687
a Name of MTIA, CCT, PSA, or 103-12 IE: WF/BLACKROCK S&P 500 INDEX CIT N		
b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.		
c EIN-PN 94-3224211-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19334082
a Name of MTIA, CCT, PSA, or 103-12 IE: WF/BLACKROCK US AGG BOND INDEX CIT		
b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.		
c EIN-PN 20-5699010-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1172453

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) <small>Internal Revenue Service</small> <small>Department of Labor</small> <small>Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2016 This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016		
A Name of plan SIGNET JEWELERS RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 STERLING JEWELERS INC.	D Employer Identification Number (EIN) 27-3967537	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	363043712	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	79823	203412
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		0
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)	12577237	12885221
(9) Value of interest in common/collective trusts	1c(9)		251170171
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)		166519020
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		1469051
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	375700772	432246875

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		936443
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	936443

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	375700772	431310432
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Part II Income and Expense Statement

- 2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	13806751	
(B) Participants	2a(1)(B)	36626922	
(C) Others (including rollovers)	2a(1)(C)	1695308	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		52128981
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	521627	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		521627
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2569799	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2569799
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	27330	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	40491	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-13161
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-434607	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-434607

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		20212560
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		14562554
c Other income.....	2c		-5741
d Total income. Add all income amounts in column (b) and enter total.....	2d		89542012

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	33554526	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		33554526
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		290449
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other	2i(4)	87377	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		87377
j Total expenses. Add all expense amounts in column (b) and enter total	2j		33932352

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		55609660
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: BOBER, MARKEY & FEDOROVICH

(2) EIN: 34-1523030

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

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? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

	Yes	No	Amount
4a	X		6532984
4b		X	

		Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		20000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m	X		
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n	X		
o 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?	4o			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
If "Yes," enter the amount of any plan assets that reverted to the employer this year. ☐ Yes ☒ No **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year (See instructions.)

Part V Trust Information

6a Name of trust	6b Trust's EIN
6c Name of trustee or custodian	6d Trustee's or custodian's telephone number

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

A Name of plan <u>SIGNET JEWELERS RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>STERLING JEWELERS INC.</u>	D Employer Identification Number (EIN) <u>27-3967537</u>

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>41-6257133</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 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 ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2016
v. 160205

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
----------------	---

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment	☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c)	
	a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%	
	b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more	
	c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____	

Part VII	IRS Compliance Questions
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20a Is the plan a 401(k) plan? If "No," skip b	☐ Yes ☐ No
20b How did the plan satisfy the nondiscrimination requirements for employee deferrals under section 401(k)(3) for the plan year? Check all that apply:	☐ Design-based safe harbor ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A
21a What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply:	☐ Ratio percentage test ☐ Average benefit test ☐ N/A
21b Did the plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) for the plan year by combining this plan with any other plan under the permissive aggregation rules?	☐ Yes ☐ No
22a 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 / / and the serial number .	
22b 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 / / .	

SIGNET JEWELERS RETIREMENT SAVINGS PLAN

FORMERLY KNOWN AS

STERLING JEWELERS INC. 401(K) RETIREMENT
SAVINGS PLAN AND TRUST

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

December 31, 2016 and 2015

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
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INDEPENDENT AUDITORS' REPORT

To the Investment Committee of the
Signet Jewelers Retirement Savings Plan
(formerly known as Sterling Jewelers Inc. 401(k)
Retirement Savings Plan and Trust)
Akron, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Signet Jewelers Retirement Savings Plan (formerly known as Sterling Jewelers Inc. 401(k) Retirement Savings Plan and Trust) (the "Plan"), which comprise the statements of net assets available of benefits as of December 31, 2016 and 2015, and the related statements of changes in net assets available for benefit for the years then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph; however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wells Fargo Bank, N.A., Principal Trust Company and Fidelity Management Trust Company, the trustees of the merged plans, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that Wells Fargo Bank, N.A. held the Plan's investment assets and executed investment transactions from January 1, 2016 to December 31, 2016, and that Principal Trust Company and Fidelity Management Trust Company held the Plan's investment assets and executed investment transactions from January 1, 2015 to December 31, 2015. The Plan administrator has obtained certifications from the trustees as of and for the years ended December 31, 2016 and 2015, that the information provided to the Plan administrator by the trustees is complete and accurate.

Disclaimer of Opinion

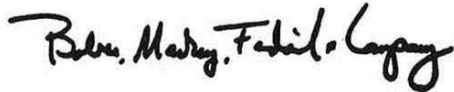
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2016, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2016, and Schedule H, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2016, are required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph we do not express an opinion on the supplemental schedules referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustees, have been audited by us in, accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



BOBER, MARKEY, FEDOROVICH & COMPANY
Akron, Ohio

September 28, 2017

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2016 and 2015

	<u>2016</u>	<u>2015</u>
ASSETS		
INVESTMENTS, AT FAIR VALUE		
Mutual funds	\$ 166,519,020	\$ -
Common stock	1,469,051	-
Common collective trusts	251,170,171	-
Total investments, at fair value	<u>419,158,242</u>	<u>-</u>
RECEIVABLES		
Employer contributions receivable	203,412	79,823
Participant notes receivable	12,885,221	12,577,237
Total receivables	<u>13,088,633</u>	<u>12,657,060</u>
NON-INTEREST BEARING CASH	<u>-</u>	<u>363,043,712</u>
TOTAL ASSETS	432,246,875	375,700,772
LIABILITIES		
PAYABLES		
Corrective distributions payable	<u>936,443</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 431,310,432</u></u>	<u><u>\$ 375,700,772</u></u>

The accompanying notes are an integral part of these financial statements.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2016 and 2015

	<u>2016</u>	<u>2015</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Interest and dividends	\$ 2,569,799	\$ 1,960,022
Interest on participant notes receivable	521,627	358,719
CONTRIBUTIONS		
Employee salary deferrals	36,626,922	22,453,395
Employee rollovers	1,695,308	1,773,507
Employer contributions	13,806,751	8,357,043
	<u>52,128,981</u>	<u>32,583,945</u>
TOTAL ADDITIONS	55,220,407	34,902,686
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	33,844,975	23,050,038
Administrative expenses	<u>87,377</u>	<u>122,558</u>
TOTAL DEDUCTIONS	33,932,352	23,172,596
NET APPRECIATION (DEPRECIATION) IN FAIR VALUE OF INVESTMENTS	<u>34,321,605</u>	<u>(4,687,025)</u>
NET INCREASE, PRIOR TO TRANSFER	55,609,660	7,043,065
TRANSFER OF ASSETS FROM OTHER PLAN (SEE NOTE 3)	<u>-</u>	<u>108,642,399</u>
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	55,609,660	115,685,464
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF YEAR	<u>375,700,772</u>	<u>260,015,308</u>
END OF YEAR	<u><u>\$ 431,310,432</u></u>	<u><u>\$ 375,700,772</u></u>

The accompanying notes are an integral part of these financial statements.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of Signet Jewelers Retirement Savings Plan (formerly known as Sterling Jewelers Inc. 401(k) Retirement Savings Plan and Trust) (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

On January 1, 2016, the Zale Corporation Savings and Investment Plan (“Zale Plan”) was merged into this Plan and the Plan adopted a new Plan document under the new trustee and recordkeeper. The Plan also amended the Plan name to the Signet Jewelers Retirement Savings Plan.

The Plan is a defined contribution plan covering substantially all employees of Signet Group Services US Inc. (the “Company” or “Plan Sponsor”) who have 30 days of service and are 18 years or older. Prior to January 1, 2016, the eligibility requirements were 1 year of service, 1,000 hours of service, and were age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Trustee

The Plan’s trustee and recordkeeper is Wells Fargo Bank, N.A. (“Wells Fargo”). Prior to January 1, 2016, the Plan’s trustee and account administration services were provided by Principal Trust Company (“Principal”), a member of the Principal Financial Group. See Note 3.

Contributions

Each year participants can contribute all eligible compensation, not to exceed Internal Revenue Service (“IRS”) limitations. Prior to January 1, 2016, participants could contribute up to 40 percent of compensation, as defined by the Plan, not to exceed IRS limitations. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Discretionary contributions may be contributed at the option of the Company’s board of directors annually.

The Company has a discretionary match (equal to uniform percentage or dollar amount of a participant’s elective deferral, 50 percent of the first 6 percent of compensation that a participant contributed for 2016). Prior to January 1, 2016, the match was 50 percent of the first 6 percent of compensation that a participant contributed to the Plan. Participants are eligible for the Company match after 1 year of service.

Participant Accounts

Each participant’s account is credited with the participant’s contribution, the Company’s contribution, and an allocation of the investment income (loss) based on account balances. Such amounts are allocated at the discretion of the participant.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
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401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

Vesting

Participants are immediately vested in their voluntary contributions plus earnings thereon. Vesting in the Company's contribution portion of participant's accounts plus actual earnings thereon are based on years of credited service. Participants are partially vested after two years of credited service and become fully vested after five years of credited service.

Forfeitures

The forfeited balances of terminated participants' non-vested accounts ("forfeitures") are used to reduce Company matching contributions or to reduce administrative fees paid by the Company. The forfeitures totaled \$402,738 and \$0 at December 31, 2016 and 2015, respectively. Forfeitures used amounted to \$653 and \$192,829 for the years ended December 31, 2016 and 2015, respectively.

Participant Notes Receivable

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or 50% of their vested account balance, whichever is less. Loan terms range from 1 to 5 years or up to 10 years for the purchase of primary residence. Prior to January 1, 2016, the loan terms ranged from 1 to 5 years, or up to 20 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates, typically the Prime rate plus 1 percent, at the time of granting the loan. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

Upon termination of service due to retirement, death, or termination of employment a participant's vested account balance may be distributed in the form of a lump sum payment. Prior to January 1, 2016, the distribution was distributed in the form of joint survivor annuity unless the participant elected to receive a lump sum payment. Vested account balances of less than \$1,000 may be involuntarily distributed in a single lump sum payment. Vested account balance greater than \$1,000, but less than \$5,000 may be involuntarily distributed through direct rollover into a qualified Individual Retirement Account. Withdrawals for financial hardship, as defined, are also permitted under the Plan document.

Administrative Expenses

Fees paid by the Plan for trust services to Wells Fargo amounted to \$87,377 for the year ended December 31, 2016. Fees paid by the Plan for trust services to Principal amounted to \$122,558 for the year ended December 31, 2015. There are also indirect fees deducted directly from investment earnings of the Plan.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting and in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

In preparing the Plan's financial statements, management is required to make estimates and assumptions that affect the reported amounts of Plan assets, liabilities, and the reported increases and reductions of Plan assets during the reporting period. Actual results could differ from these estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at current market value. The Statements of Changes in Net Assets Available for Benefits presents net appreciation (depreciation) in fair value of investments, which includes both unrealized and realized gains and losses. The change in the difference between current value and the cost of investments is reflected as unrealized appreciation or depreciation. The realized gain or loss on the sale of investments is the difference between the proceeds received and the cost of the investments sold. Securities listed on any generally recognized stock exchange are valued at the last sale price reported on an exchange on the valuation date, or, if there were no sales on the valuation date, then on the quoted bid price on the valuation date. Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date.

Fair Value Measurements

Fair value estimates are made at a specific point in time based on relevant market information about the financial instrument. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and, therefore, cannot be determined with precision. Changes in assumptions could significantly affect the estimates.

Administrative Expenses

The Plan pays all administrative fees, unless paid by the Company.

Payment of Benefits

Benefits are recorded when paid, except for corrective distributions required to be paid for the purpose of complying with non-discrimination regulations.

Subsequent Events

The Plan has evaluated subsequent events through September 28, 2017, the date the financial statements were available to be issued.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
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401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 3 – TRUSTEE CERTIFICATIONS

Wells Fargo has certified the completeness and accuracy of investments it held on December 31, 2016 and the changes in net assets arising from the investment activity for the year ended December 31, 2016. Wells Fargo has also certified the notes receivable from participants and the related interest on the participant notes receivable as of and for the year ended December 31, 2016. Principal certified the completeness and accuracy of the investments it held on December 31, 2015 and the changes in net assets arising from the investment activity for the year ended December 31, 2015. Principal had certified the notes receivable from participants and the related interest on participant notes receivable for the year ended December 31, 2015. Principal liquidated all the investments it held on December 31, 2015 to non-interest bearing cash for the transfer to Wells Fargo.

Fidelity Management Trust Company ("Fidelity") had certified the completeness and accuracy of the investments and notes receivable from participants it held on December 31, 2015. Fidelity served as the trustee for the Zale Plan. The Zale Plan's assets were transferred to this Plan on December 31, 2015.

NOTE 4 – NON-PARTICIPANT DIRECTED INVESTMENT

The common stock held by the Plan originated from the merger of an acquired company's defined contribution benefit plan and is not an active investment option of the Plan; therefore, participants are unable to direct their contributions into this fund. The only investment in the stock fund is comprised of shares in Signet Jewelers Limited, the parent of the Company. At December 31, 2016, the stock fund held 15,188 shares with a fair value of \$1,469,051.

NOTE 5 – FAIR VALUE MEASUREMENTS

Fair value is a market-based measurement that is determined based on assumptions that market participants would use in pricing an asset or liability. As a basis for considering such assumptions, the Plan uses a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value as follows:

Level 1: Valuation is based upon quoted prices (unadjusted) for identical assets or liabilities in active markets.

Level 2: Valuation is based upon quoted prices for similar assets or liabilities in active markets, or other inputs that are observable for the asset or liability, either directly or indirectly for substantially the full term of the financial instrument.

Level 3: Valuation is based upon other unobservable inputs that are significant to the fair value measurement.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
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NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

The classification of fair value measurement within the hierarchy is based upon the lowest level of input that is significant to the measurement. Valuation methodologies used for assets measured at fair value are as follows:

Mutual funds and common stock: Determined by quoted market prices on an active market and are classified within Level 1 of the valuation hierarchy.

Common collective trusts: Valued at the respective net asset value as reported by such trusts. The net asset value is a quoted price in a market that is not active and classified within Level 2 of the valuation hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values.

Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2016.

	2016			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 166,519,020	\$ -	\$ -	\$ 166,519,020
Common stock	1,469,051	-	-	1,469,051
Common collective trusts	-	251,170,171	-	251,170,171
Total investments at fair value	<u>\$ 167,988,071</u>	<u>\$ 251,170,171</u>	<u>\$ -</u>	<u>\$ 419,158,242</u>

NOTE 6 – PLAN TERMINATION

Although it has not been expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100 percent vested in their accounts.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 7 – TAX STATUS

The IRS has determined and informed the Plan by a letter dated February 11, 2016 that the Plan is a qualified plan and is exempt from federal income tax under the appropriate sections of the Internal Revenue Code (“IRC”).

The Plan Sponsor merged with another plan on January 1, 2016 and adopted the Wells Fargo Bank NA Volume Submitter Profit Sharing Plan with CODA (“Prototype Plan”). The Prototype Plan obtained its latest determination letter on April 2, 2012, in which the IRS stated that the Prototype Plan, as then designed, was in compliance with the applicable requirements of the IRC. The Prototype Plan has been amended, but not since the Plan’s adoption of the Prototype Plan. However, the Plan administrator is not aware of any course of action or series of events that have occurred that might adversely affect the Plan’s qualified status and believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC at year end. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by taxing authorities. Management has analyzed the tax positions taken by the Plan, and has concluded that as of and for the years ended December 31, 2016 and 2015, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan files the United States Federal Form 5500.

NOTE 8 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments were interests in common collective trusts maintained by Wells Fargo. Wells Fargo received income directly from certain investments, and one of the investments that was held (Signet) is the parent company of the Plan sponsor. Such transactions and investments qualified as party-in-interest.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
 FORMERLY KNOWN AS
 STERLING JEWELERS INC.
 401(K) RETIREMENT SAVINGS PLAN AND TRUST
 SCHEDULE H, 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
 EMPLOYER NO. 27-3967537
 PLAN NO. 001
 For the Year Ended December 31, 2016

Participant Contributions Transferred Late to Plan	Check here if Late Participant Loan Repayments are included: ☒	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$	6,532,984	\$ 6,526,570	\$ 6,414	\$ -	\$ -

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER NO. 27-3967537
PLAN NO. 001
December 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party.	Description of investment, including maturity date, rate of interest, collateral, par or maturity value.	Cost	Current Value
	Dodge & Cox Balanced Fund	Mutual Funds	**	\$ 41,111,123
	MFS Mid Cap Value Fund Class R6	Mutual Funds	**	23,785,619
	Vanguard Explorer Fund Admiral Shares	Mutual Funds	**	5,557,288
	Eagle Mid Cap Growth Fund Class R6	Mutual Funds	**	3,909,362
	Vanguard Small Cap Index Fund Admiral Shares	Mutual Funds	**	4,116,257
	Harbor Capital Appreciation Fund Institutional Class	Mutual Funds	**	20,465,375
	American Beacon Small Cap Value Fund Class	Mutual Funds	**	7,055,713
	Harbor International Fund Institutional Class	Mutual Funds	**	4,079,235
	American Beacon Large Cap Value Fund Institutional	Mutual Funds	**	22,180,021
	American Funds EuroPacific Growth Fund Class R6	Mutual Funds	**	10,218,856
	Metropolitan West Total Return Bond Fund Class 5	Mutual Funds	**	24,040,171
				<u>166,519,020</u>
*	Signet Jewelers Ltd Company Stock	Common Stock	\$ 208,027	1,469,051
	Principal Trust Income Fund	Common/Collective Trust	**	2,264,026
	Principal Trust Target 2010 Fund	Common/Collective Trust	**	2,693,446
	Principal Trust Target 2015 Fund	Common/Collective Trust	**	9,170,435
	Principal Trust Target 2020 Fund	Common/Collective Trust	**	20,055,276
	Principal Trust Target 2025 Fund	Common/Collective Trust	**	29,946,993
	Principal Trust Target 2030 Fund	Common/Collective Trust	**	26,503,340
	Principal Trust Target 2035 Fund	Common/Collective Trust	**	21,335,637
	Principal Trust Target 2040 Fund	Common/Collective Trust	**	22,020,287
	Principal Trust Target 2045 Fund	Common/Collective Trust	**	12,379,214
	Principal Trust Target 2050 Fund	Common/Collective Trust	**	13,615,456
	Principal Trust Target 2055 Fund	Common/Collective Trust	**	9,231,605
	Principal Trust Target 2060 Fund	Common/Collective Trust	**	2,988,157
*	Wells Fargo/BlackRock International Equity Index CIT	Common/Collective Trust	**	1,383,635
*	Wells Fargo/BlackRock S&P 500 Index CIT Class N	Common/Collective Trust	**	19,334,082
*	Wells Fargo/BlackRock S&P MidCap Index CIT Class	Common/Collective Trust	**	18,771,687
*	Wells Fargo/BlackRock U.S. Aggregate Bond Index	Common/Collective Trust	**	1,172,453
*	Wells Fargo Stable Return Fund N	Common/Collective Trust	**	38,304,442
				<u>251,170,171</u>
		Participant notes receivable with repayment terms of 1 to 20 years and interest from 4.25% to 9.25%		
*	Participant notes receivable		\$ -	<u>12,885,221</u>
	* Indicates party-in-interest.			<u>\$ 432,043,463</u>

** Information not required pursuant to Form 5500 instructions for participant-directed funds.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
EMPLOYER NO. 27-3967537
PLAN NO. 001
For the Year Ended December 31, 2016

(a) Identity of Party Involved	(b) Description of Asset (include interest rate and maturity in case of a loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
SINGLE TRANSACTIONS:								
Wells Fargo Stable Return Fund N	Common/Collective Trust	\$ 30,763,630	\$ -	N/A	\$ -	\$ 30,763,630	\$ 30,763,630	\$ -
Harbor Capital Appreciation Fund Institutional Class	Mutual Fund	\$ 21,910,910	\$ -	N/A	\$ -	\$ 21,910,910	\$ 21,910,910	\$ -
MFS Mid Cap Value Fund Class R6	Mutual Fund	\$ 19,834,554	\$ -	N/A	\$ -	\$ 19,834,554	\$ 19,834,554	\$ -
Metropolitan West Total Return Bond Fund P Class	Mutual Fund	\$ 20,669,611	\$ -	N/A	\$ -	\$ 20,669,611	\$ 20,669,611	\$ -
Principal Trust Target 2020 Fund	Common/Collective Trust	\$ 19,205,983	\$ -	N/A	\$ -	\$ 19,205,983	\$ 19,205,983	\$ -
Principal Trust Target 2025 Fund	Common/Collective Trust	\$ 26,029,899	\$ -	N/A	\$ -	\$ 26,029,899	\$ 26,029,899	\$ -
Principal Trust Target 2030 Fund	Common/Collective Trust	\$ 22,391,511	\$ -	N/A	\$ -	\$ 22,391,511	\$ 22,391,511	\$ -

N/A - Information not relevant

SIGNET JEWELERS RETIREMENT SAVINGS PLAN

FORMERLY KNOWN AS

STERLING JEWELERS INC. 401(K) RETIREMENT
SAVINGS PLAN AND TRUST

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

December 31, 2016 and 2015

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
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INDEPENDENT AUDITORS' REPORT

To the Investment Committee of the
Signet Jewelers Retirement Savings Plan
(formerly known as Sterling Jewelers Inc. 401(k)
Retirement Savings Plan and Trust)
Akron, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Signet Jewelers Retirement Savings Plan (formerly known as Sterling Jewelers Inc. 401(k) Retirement Savings Plan and Trust) (the "Plan"), which comprise the statements of net assets available of benefits as of December 31, 2016 and 2015, and the related statements of changes in net assets available for benefit for the years then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph; however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wells Fargo Bank, N.A., Principal Trust Company and Fidelity Management Trust Company, the trustees of the merged plans, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that Wells Fargo Bank, N.A. held the Plan's investment assets and executed investment transactions from January 1, 2016 to December 31, 2016, and that Principal Trust Company and Fidelity Management Trust Company held the Plan's investment assets and executed investment transactions from January 1, 2015 to December 31, 2015. The Plan administrator has obtained certifications from the trustees as of and for the years ended December 31, 2016 and 2015, that the information provided to the Plan administrator by the trustees is complete and accurate.

Disclaimer of Opinion

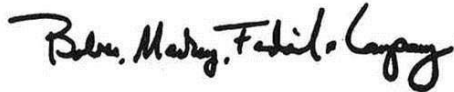
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2016, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2016, and Schedule H, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2016, are required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph we do not express an opinion on the supplemental schedules referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustees, have been audited by us in, accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



BOBER, MARKEY, FEDOROVICH & COMPANY
Akron, Ohio

September 28, 2017

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2016 and 2015

	<u>2016</u>	<u>2015</u>
ASSETS		
INVESTMENTS, AT FAIR VALUE		
Mutual funds	\$ 166,519,020	\$ -
Common stock	1,469,051	-
Common collective trusts	251,170,171	-
Total investments, at fair value	<u>419,158,242</u>	<u>-</u>
RECEIVABLES		
Employer contributions receivable	203,412	79,823
Participant notes receivable	12,885,221	12,577,237
Total receivables	<u>13,088,633</u>	<u>12,657,060</u>
NON-INTEREST BEARING CASH	<u>-</u>	<u>363,043,712</u>
TOTAL ASSETS	432,246,875	375,700,772
LIABILITIES		
PAYABLES		
Corrective distributions payable	<u>936,443</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 431,310,432</u></u>	<u><u>\$ 375,700,772</u></u>

The accompanying notes are an integral part of these financial statements.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2016 and 2015

	<u>2016</u>	<u>2015</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Interest and dividends	\$ 2,569,799	\$ 1,960,022
Interest on participant notes receivable	521,627	358,719
CONTRIBUTIONS		
Employee salary deferrals	36,626,922	22,453,395
Employee rollovers	1,695,308	1,773,507
Employer contributions	13,806,751	8,357,043
	<u>52,128,981</u>	<u>32,583,945</u>
TOTAL ADDITIONS	55,220,407	34,902,686
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	33,844,975	23,050,038
Administrative expenses	<u>87,377</u>	<u>122,558</u>
TOTAL DEDUCTIONS	33,932,352	23,172,596
NET APPRECIATION (DEPRECIATION) IN FAIR VALUE OF INVESTMENTS	<u>34,321,605</u>	<u>(4,687,025)</u>
NET INCREASE, PRIOR TO TRANSFER	55,609,660	7,043,065
TRANSFER OF ASSETS FROM OTHER PLAN (SEE NOTE 3)	<u>-</u>	<u>108,642,399</u>
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	55,609,660	115,685,464
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF YEAR	<u>375,700,772</u>	<u>260,015,308</u>
END OF YEAR	<u><u>\$ 431,310,432</u></u>	<u><u>\$ 375,700,772</u></u>

The accompanying notes are an integral part of these financial statements.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of Signet Jewelers Retirement Savings Plan (formerly known as Sterling Jewelers Inc. 401(k) Retirement Savings Plan and Trust) (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

On January 1, 2016, the Zale Corporation Savings and Investment Plan (“Zale Plan”) was merged into this Plan and the Plan adopted a new Plan document under the new trustee and recordkeeper. The Plan also amended the Plan name to the Signet Jewelers Retirement Savings Plan.

The Plan is a defined contribution plan covering substantially all employees of Signet Group Services US Inc. (the “Company” or “Plan Sponsor”) who have 30 days of service and are 18 years or older. Prior to January 1, 2016, the eligibility requirements were 1 year of service, 1,000 hours of service, and were age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Trustee

The Plan’s trustee and recordkeeper is Wells Fargo Bank, N.A. (“Wells Fargo”). Prior to January 1, 2016, the Plan’s trustee and account administration services were provided by Principal Trust Company (“Principal”), a member of the Principal Financial Group. See Note 3.

Contributions

Each year participants can contribute all eligible compensation, not to exceed Internal Revenue Service (“IRS”) limitations. Prior to January 1, 2016, participants could contribute up to 40 percent of compensation, as defined by the Plan, not to exceed IRS limitations. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Discretionary contributions may be contributed at the option of the Company’s board of directors annually.

The Company has a discretionary match (equal to uniform percentage or dollar amount of a participant’s elective deferral, 50 percent of the first 6 percent of compensation that a participant contributed for 2016). Prior to January 1, 2016, the match was 50 percent of the first 6 percent of compensation that a participant contributed to the Plan. Participants are eligible for the Company match after 1 year of service.

Participant Accounts

Each participant’s account is credited with the participant’s contribution, the Company’s contribution, and an allocation of the investment income (loss) based on account balances. Such amounts are allocated at the discretion of the participant.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

Vesting

Participants are immediately vested in their voluntary contributions plus earnings thereon. Vesting in the Company's contribution portion of participant's accounts plus actual earnings thereon are based on years of credited service. Participants are partially vested after two years of credited service and become fully vested after five years of credited service.

Forfeitures

The forfeited balances of terminated participants' non-vested accounts ("forfeitures") are used to reduce Company matching contributions or to reduce administrative fees paid by the Company. The forfeitures totaled \$402,738 and \$0 at December 31, 2016 and 2015, respectively. Forfeitures used amounted to \$653 and \$192,829 for the years ended December 31, 2016 and 2015, respectively.

Participant Notes Receivable

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or 50% of their vested account balance, whichever is less. Loan terms range from 1 to 5 years or up to 10 years for the purchase of primary residence. Prior to January 1, 2016, the loan terms ranged from 1 to 5 years, or up to 20 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates, typically the Prime rate plus 1 percent, at the time of granting the loan. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

Upon termination of service due to retirement, death, or termination of employment a participant's vested account balance may be distributed in the form of a lump sum payment. Prior to January 1, 2016, the distribution was distributed in the form of joint survivor annuity unless the participant elected to receive a lump sum payment. Vested account balances of less than \$1,000 may be involuntarily distributed in a single lump sum payment. Vested account balance greater than \$1,000, but less than \$5,000 may be involuntarily distributed through direct rollover into a qualified Individual Retirement Account. Withdrawals for financial hardship, as defined, are also permitted under the Plan document.

Administrative Expenses

Fees paid by the Plan for trust services to Wells Fargo amounted to \$87,377 for the year ended December 31, 2016. Fees paid by the Plan for trust services to Principal amounted to \$122,558 for the year ended December 31, 2015. There are also indirect fees deducted directly from investment earnings of the Plan.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting and in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

In preparing the Plan's financial statements, management is required to make estimates and assumptions that affect the reported amounts of Plan assets, liabilities, and the reported increases and reductions of Plan assets during the reporting period. Actual results could differ from these estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at current market value. The Statements of Changes in Net Assets Available for Benefits presents net appreciation (depreciation) in fair value of investments, which includes both unrealized and realized gains and losses. The change in the difference between current value and the cost of investments is reflected as unrealized appreciation or depreciation. The realized gain or loss on the sale of investments is the difference between the proceeds received and the cost of the investments sold. Securities listed on any generally recognized stock exchange are valued at the last sale price reported on an exchange on the valuation date, or, if there were no sales on the valuation date, then on the quoted bid price on the valuation date. Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date.

Fair Value Measurements

Fair value estimates are made at a specific point in time based on relevant market information about the financial instrument. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and, therefore, cannot be determined with precision. Changes in assumptions could significantly affect the estimates.

Administrative Expenses

The Plan pays all administrative fees, unless paid by the Company.

Payment of Benefits

Benefits are recorded when paid, except for corrective distributions required to be paid for the purpose of complying with non-discrimination regulations.

Subsequent Events

The Plan has evaluated subsequent events through September 28, 2017, the date the financial statements were available to be issued.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 3 – TRUSTEE CERTIFICATIONS

Wells Fargo has certified the completeness and accuracy of investments it held on December 31, 2016 and the changes in net assets arising from the investment activity for the year ended December 31, 2016. Wells Fargo has also certified the notes receivable from participants and the related interest on the participant notes receivable as of and for the year ended December 31, 2016. Principal certified the completeness and accuracy of the investments it held on December 31, 2015 and the changes in net assets arising from the investment activity for the year ended December 31, 2015. Principal had certified the notes receivable from participants and the related interest on participant notes receivable for the year ended December 31, 2015. Principal liquidated all the investments it held on December 31, 2015 to non-interest bearing cash for the transfer to Wells Fargo.

Fidelity Management Trust Company ("Fidelity") had certified the completeness and accuracy of the investments and notes receivable from participants it held on December 31, 2015. Fidelity served as the trustee for the Zale Plan. The Zale Plan's assets were transferred to this Plan on December 31, 2015.

NOTE 4 – NON-PARTICIPANT DIRECTED INVESTMENT

The common stock held by the Plan originated from the merger of an acquired company's defined contribution benefit plan and is not an active investment option of the Plan; therefore, participants are unable to direct their contributions into this fund. The only investment in the stock fund is comprised of shares in Signet Jewelers Limited, the parent of the Company. At December 31, 2016, the stock fund held 15,188 shares with a fair value of \$1,469,051.

NOTE 5 – FAIR VALUE MEASUREMENTS

Fair value is a market-based measurement that is determined based on assumptions that market participants would use in pricing an asset or liability. As a basis for considering such assumptions, the Plan uses a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value as follows:

Level 1: Valuation is based upon quoted prices (unadjusted) for identical assets or liabilities in active markets.

Level 2: Valuation is based upon quoted prices for similar assets or liabilities in active markets, or other inputs that are observable for the asset or liability, either directly or indirectly for substantially the full term of the financial instrument.

Level 3: Valuation is based upon other unobservable inputs that are significant to the fair value measurement.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

The classification of fair value measurement within the hierarchy is based upon the lowest level of input that is significant to the measurement. Valuation methodologies used for assets measured at fair value are as follows:

Mutual funds and common stock: Determined by quoted market prices on an active market and are classified within Level 1 of the valuation hierarchy.

Common collective trusts: Valued at the respective net asset value as reported by such trusts. The net asset value is a quoted price in a market that is not active and classified within Level 2 of the valuation hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values.

Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2016.

	2016			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 166,519,020	\$ -	\$ -	\$ 166,519,020
Common stock	1,469,051	-	-	1,469,051
Common collective trusts	-	251,170,171	-	251,170,171
Total investments at fair value	<u>\$ 167,988,071</u>	<u>\$ 251,170,171</u>	<u>\$ -</u>	<u>\$ 419,158,242</u>

NOTE 6 – PLAN TERMINATION

Although it has not been expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100 percent vested in their accounts.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 7 – TAX STATUS

The IRS has determined and informed the Plan by a letter dated February 11, 2016 that the Plan is a qualified plan and is exempt from federal income tax under the appropriate sections of the Internal Revenue Code (“IRC”).

The Plan Sponsor merged with another plan on January 1, 2016 and adopted the Wells Fargo Bank NA Volume Submitter Profit Sharing Plan with CODA (“Prototype Plan”). The Prototype Plan obtained its latest determination letter on April 2, 2012, in which the IRS stated that the Prototype Plan, as then designed, was in compliance with the applicable requirements of the IRC. The Prototype Plan has been amended, but not since the Plan’s adoption of the Prototype Plan. However, the Plan administrator is not aware of any course of action or series of events that have occurred that might adversely affect the Plan’s qualified status and believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC at year end. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by taxing authorities. Management has analyzed the tax positions taken by the Plan, and has concluded that as of and for the years ended December 31, 2016 and 2015, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan files the United States Federal Form 5500.

NOTE 8 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments were interests in common collective trusts maintained by Wells Fargo. Wells Fargo received income directly from certain investments, and one of the investments that was held (Signet) is the parent company of the Plan sponsor. Such transactions and investments qualified as party-in-interest.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
 FORMERLY KNOWN AS
 STERLING JEWELERS INC.
 401(K) RETIREMENT SAVINGS PLAN AND TRUST
 SCHEDULE H, 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
 EMPLOYER NO. 27-3967537
 PLAN NO. 001
 For the Year Ended December 31, 2016

Participant Contributions Transferred Late to Plan	Check here if Late Participant Loan Repayments are included: ☒	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
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EMPLOYER NO. 27-3967537
PLAN NO. 001
December 31, 2016

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	Principal Trust Target 2050 Fund	Common/Collective Trust	**	13,615,456
	Principal Trust Target 2055 Fund	Common/Collective Trust	**	9,231,605
	Principal Trust Target 2060 Fund	Common/Collective Trust	**	2,988,157
*	Wells Fargo/BlackRock International Equity Index CIT	Common/Collective Trust	**	1,383,635
*	Wells Fargo/BlackRock S&P 500 Index CIT Class N	Common/Collective Trust	**	19,334,082
*	Wells Fargo/BlackRock S&P MidCap Index CIT Class	Common/Collective Trust	**	18,771,687
*	Wells Fargo/BlackRock U.S. Aggregate Bond Index	Common/Collective Trust	**	1,172,453
*	Wells Fargo Stable Return Fund N	Common/Collective Trust	**	38,304,442
				<u>251,170,171</u>
		Participant notes receivable with repayment terms of 1 to 20 years and interest from 4.25% to 9.25%		
*	Participant notes receivable		\$ -	<u>12,885,221</u>
	* Indicates party-in-interest.			<u>\$ 432,043,463</u>

** Information not required pursuant to Form 5500 instructions for participant-directed funds.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
EMPLOYER NO. 27-3967537
PLAN NO. 001
For the Year Ended December 31, 2016

(a) Identity of Party Involved	(b) Description of Asset (include interest rate and maturity in case of a loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
SINGLE TRANSACTIONS:								
Wells Fargo Stable Return Fund N	Common/Collective Trust	\$ 30,763,630	\$ -	N/A	\$ -	\$ 30,763,630	\$ 30,763,630	\$ -
Harbor Capital Appreciation Fund Institutional Class	Mutual Fund	\$ 21,910,910	\$ -	N/A	\$ -	\$ 21,910,910	\$ 21,910,910	\$ -
MFS Mid Cap Value Fund Class R6	Mutual Fund	\$ 19,834,554	\$ -	N/A	\$ -	\$ 19,834,554	\$ 19,834,554	\$ -
Metropolitan West Total Return Bond Fund P Class	Mutual Fund	\$ 20,669,611	\$ -	N/A	\$ -	\$ 20,669,611	\$ 20,669,611	\$ -
Principal Trust Target 2020 Fund	Common/Collective Trust	\$ 19,205,983	\$ -	N/A	\$ -	\$ 19,205,983	\$ 19,205,983	\$ -
Principal Trust Target 2025 Fund	Common/Collective Trust	\$ 26,029,899	\$ -	N/A	\$ -	\$ 26,029,899	\$ 26,029,899	\$ -
Principal Trust Target 2030 Fund	Common/Collective Trust	\$ 22,391,511	\$ -	N/A	\$ -	\$ 22,391,511	\$ 22,391,511	\$ -

N/A - Information not relevant

SIGNET JEWELERS RETIREMENT SAVINGS PLAN

FORMERLY KNOWN AS

STERLING JEWELERS INC. 401(K) RETIREMENT
SAVINGS PLAN AND TRUST

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

December 31, 2016 and 2015

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
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INDEPENDENT AUDITORS' REPORT

To the Investment Committee of the
Signet Jewelers Retirement Savings Plan
(formerly known as Sterling Jewelers Inc. 401(k)
Retirement Savings Plan and Trust)
Akron, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Signet Jewelers Retirement Savings Plan (formerly known as Sterling Jewelers Inc. 401(k) Retirement Savings Plan and Trust) (the "Plan"), which comprise the statements of net assets available of benefits as of December 31, 2016 and 2015, and the related statements of changes in net assets available for benefit for the years then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph; however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wells Fargo Bank, N.A., Principal Trust Company and Fidelity Management Trust Company, the trustees of the merged plans, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that Wells Fargo Bank, N.A. held the Plan's investment assets and executed investment transactions from January 1, 2016 to December 31, 2016, and that Principal Trust Company and Fidelity Management Trust Company held the Plan's investment assets and executed investment transactions from January 1, 2015 to December 31, 2015. The Plan administrator has obtained certifications from the trustees as of and for the years ended December 31, 2016 and 2015, that the information provided to the Plan administrator by the trustees is complete and accurate.

Disclaimer of Opinion

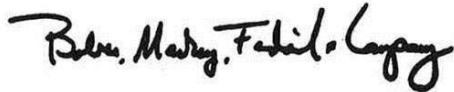
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2016, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2016, and Schedule H, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2016, are required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph we do not express an opinion on the supplemental schedules referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustees, have been audited by us in, accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



BOBER, MARKEY, FEDOROVICH & COMPANY
Akron, Ohio

September 28, 2017

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2016 and 2015

	<u>2016</u>	<u>2015</u>
ASSETS		
INVESTMENTS, AT FAIR VALUE		
Mutual funds	\$ 166,519,020	\$ -
Common stock	1,469,051	-
Common collective trusts	251,170,171	-
Total investments, at fair value	<u>419,158,242</u>	<u>-</u>
RECEIVABLES		
Employer contributions receivable	203,412	79,823
Participant notes receivable	12,885,221	12,577,237
Total receivables	<u>13,088,633</u>	<u>12,657,060</u>
NON-INTEREST BEARING CASH	<u>-</u>	<u>363,043,712</u>
TOTAL ASSETS	432,246,875	375,700,772
LIABILITIES		
PAYABLES		
Corrective distributions payable	<u>936,443</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 431,310,432</u></u>	<u><u>\$ 375,700,772</u></u>

The accompanying notes are an integral part of these financial statements.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2016 and 2015

	<u>2016</u>	<u>2015</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Interest and dividends	\$ 2,569,799	\$ 1,960,022
Interest on participant notes receivable	521,627	358,719
CONTRIBUTIONS		
Employee salary deferrals	36,626,922	22,453,395
Employee rollovers	1,695,308	1,773,507
Employer contributions	13,806,751	8,357,043
	<u>52,128,981</u>	<u>32,583,945</u>
TOTAL ADDITIONS	55,220,407	34,902,686
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	33,844,975	23,050,038
Administrative expenses	<u>87,377</u>	<u>122,558</u>
TOTAL DEDUCTIONS	33,932,352	23,172,596
NET APPRECIATION (DEPRECIATION) IN FAIR VALUE OF INVESTMENTS	<u>34,321,605</u>	<u>(4,687,025)</u>
NET INCREASE, PRIOR TO TRANSFER	55,609,660	7,043,065
TRANSFER OF ASSETS FROM OTHER PLAN (SEE NOTE 3)	<u>-</u>	<u>108,642,399</u>
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	55,609,660	115,685,464
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF YEAR	<u>375,700,772</u>	<u>260,015,308</u>
END OF YEAR	<u><u>\$ 431,310,432</u></u>	<u><u>\$ 375,700,772</u></u>

The accompanying notes are an integral part of these financial statements.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of Signet Jewelers Retirement Savings Plan (formerly known as Sterling Jewelers Inc. 401(k) Retirement Savings Plan and Trust) (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

On January 1, 2016, the Zale Corporation Savings and Investment Plan (“Zale Plan”) was merged into this Plan and the Plan adopted a new Plan document under the new trustee and recordkeeper. The Plan also amended the Plan name to the Signet Jewelers Retirement Savings Plan.

The Plan is a defined contribution plan covering substantially all employees of Signet Group Services US Inc. (the “Company” or “Plan Sponsor”) who have 30 days of service and are 18 years or older. Prior to January 1, 2016, the eligibility requirements were 1 year of service, 1,000 hours of service, and were age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Trustee

The Plan’s trustee and recordkeeper is Wells Fargo Bank, N.A. (“Wells Fargo”). Prior to January 1, 2016, the Plan’s trustee and account administration services were provided by Principal Trust Company (“Principal”), a member of the Principal Financial Group. See Note 3.

Contributions

Each year participants can contribute all eligible compensation, not to exceed Internal Revenue Service (“IRS”) limitations. Prior to January 1, 2016, participants could contribute up to 40 percent of compensation, as defined by the Plan, not to exceed IRS limitations. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Discretionary contributions may be contributed at the option of the Company’s board of directors annually.

The Company has a discretionary match (equal to uniform percentage or dollar amount of a participant’s elective deferral, 50 percent of the first 6 percent of compensation that a participant contributed for 2016). Prior to January 1, 2016, the match was 50 percent of the first 6 percent of compensation that a participant contributed to the Plan. Participants are eligible for the Company match after 1 year of service.

Participant Accounts

Each participant’s account is credited with the participant’s contribution, the Company’s contribution, and an allocation of the investment income (loss) based on account balances. Such amounts are allocated at the discretion of the participant.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

Vesting

Participants are immediately vested in their voluntary contributions plus earnings thereon. Vesting in the Company's contribution portion of participant's accounts plus actual earnings thereon are based on years of credited service. Participants are partially vested after two years of credited service and become fully vested after five years of credited service.

Forfeitures

The forfeited balances of terminated participants' non-vested accounts ("forfeitures") are used to reduce Company matching contributions or to reduce administrative fees paid by the Company. The forfeitures totaled \$402,738 and \$0 at December 31, 2016 and 2015, respectively. Forfeitures used amounted to \$653 and \$192,829 for the years ended December 31, 2016 and 2015, respectively.

Participant Notes Receivable

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or 50% of their vested account balance, whichever is less. Loan terms range from 1 to 5 years or up to 10 years for the purchase of primary residence. Prior to January 1, 2016, the loan terms ranged from 1 to 5 years, or up to 20 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates, typically the Prime rate plus 1 percent, at the time of granting the loan. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

Upon termination of service due to retirement, death, or termination of employment a participant's vested account balance may be distributed in the form of a lump sum payment. Prior to January 1, 2016, the distribution was distributed in the form of joint survivor annuity unless the participant elected to receive a lump sum payment. Vested account balances of less than \$1,000 may be involuntarily distributed in a single lump sum payment. Vested account balance greater than \$1,000, but less than \$5,000 may be involuntarily distributed through direct rollover into a qualified Individual Retirement Account. Withdrawals for financial hardship, as defined, are also permitted under the Plan document.

Administrative Expenses

Fees paid by the Plan for trust services to Wells Fargo amounted to \$87,377 for the year ended December 31, 2016. Fees paid by the Plan for trust services to Principal amounted to \$122,558 for the year ended December 31, 2015. There are also indirect fees deducted directly from investment earnings of the Plan.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting and in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

In preparing the Plan's financial statements, management is required to make estimates and assumptions that affect the reported amounts of Plan assets, liabilities, and the reported increases and reductions of Plan assets during the reporting period. Actual results could differ from these estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at current market value. The Statements of Changes in Net Assets Available for Benefits presents net appreciation (depreciation) in fair value of investments, which includes both unrealized and realized gains and losses. The change in the difference between current value and the cost of investments is reflected as unrealized appreciation or depreciation. The realized gain or loss on the sale of investments is the difference between the proceeds received and the cost of the investments sold. Securities listed on any generally recognized stock exchange are valued at the last sale price reported on an exchange on the valuation date, or, if there were no sales on the valuation date, then on the quoted bid price on the valuation date. Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date.

Fair Value Measurements

Fair value estimates are made at a specific point in time based on relevant market information about the financial instrument. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and, therefore, cannot be determined with precision. Changes in assumptions could significantly affect the estimates.

Administrative Expenses

The Plan pays all administrative fees, unless paid by the Company.

Payment of Benefits

Benefits are recorded when paid, except for corrective distributions required to be paid for the purpose of complying with non-discrimination regulations.

Subsequent Events

The Plan has evaluated subsequent events through September 28, 2017, the date the financial statements were available to be issued.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 3 – TRUSTEE CERTIFICATIONS

Wells Fargo has certified the completeness and accuracy of investments it held on December 31, 2016 and the changes in net assets arising from the investment activity for the year ended December 31, 2016. Wells Fargo has also certified the notes receivable from participants and the related interest on the participant notes receivable as of and for the year ended December 31, 2016. Principal certified the completeness and accuracy of the investments it held on December 31, 2015 and the changes in net assets arising from the investment activity for the year ended December 31, 2015. Principal had certified the notes receivable from participants and the related interest on participant notes receivable for the year ended December 31, 2015. Principal liquidated all the investments it held on December 31, 2015 to non-interest bearing cash for the transfer to Wells Fargo.

Fidelity Management Trust Company ("Fidelity") had certified the completeness and accuracy of the investments and notes receivable from participants it held on December 31, 2015. Fidelity served as the trustee for the Zale Plan. The Zale Plan's assets were transferred to this Plan on December 31, 2015.

NOTE 4 – NON-PARTICIPANT DIRECTED INVESTMENT

The common stock held by the Plan originated from the merger of an acquired company's defined contribution benefit plan and is not an active investment option of the Plan; therefore, participants are unable to direct their contributions into this fund. The only investment in the stock fund is comprised of shares in Signet Jewelers Limited, the parent of the Company. At December 31, 2016, the stock fund held 15,188 shares with a fair value of \$1,469,051.

NOTE 5 – FAIR VALUE MEASUREMENTS

Fair value is a market-based measurement that is determined based on assumptions that market participants would use in pricing an asset or liability. As a basis for considering such assumptions, the Plan uses a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value as follows:

Level 1: Valuation is based upon quoted prices (unadjusted) for identical assets or liabilities in active markets.

Level 2: Valuation is based upon quoted prices for similar assets or liabilities in active markets, or other inputs that are observable for the asset or liability, either directly or indirectly for substantially the full term of the financial instrument.

Level 3: Valuation is based upon other unobservable inputs that are significant to the fair value measurement.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

The classification of fair value measurement within the hierarchy is based upon the lowest level of input that is significant to the measurement. Valuation methodologies used for assets measured at fair value are as follows:

Mutual funds and common stock: Determined by quoted market prices on an active market and are classified within Level 1 of the valuation hierarchy.

Common collective trusts: Valued at the respective net asset value as reported by such trusts. The net asset value is a quoted price in a market that is not active and classified within Level 2 of the valuation hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values.

Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2016.

	2016			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 166,519,020	\$ -	\$ -	\$ 166,519,020
Common stock	1,469,051	-	-	1,469,051
Common collective trusts	-	251,170,171	-	251,170,171
Total investments at fair value	<u>\$ 167,988,071</u>	<u>\$ 251,170,171</u>	<u>\$ -</u>	<u>\$ 419,158,242</u>

NOTE 6 – PLAN TERMINATION

Although it has not been expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100 percent vested in their accounts.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2016 and 2015

NOTE 7 – TAX STATUS

The IRS has determined and informed the Plan by a letter dated February 11, 2016 that the Plan is a qualified plan and is exempt from federal income tax under the appropriate sections of the Internal Revenue Code (“IRC”).

The Plan Sponsor merged with another plan on January 1, 2016 and adopted the Wells Fargo Bank NA Volume Submitter Profit Sharing Plan with CODA (“Prototype Plan”). The Prototype Plan obtained its latest determination letter on April 2, 2012, in which the IRS stated that the Prototype Plan, as then designed, was in compliance with the applicable requirements of the IRC. The Prototype Plan has been amended, but not since the Plan’s adoption of the Prototype Plan. However, the Plan administrator is not aware of any course of action or series of events that have occurred that might adversely affect the Plan’s qualified status and believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC at year end. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by taxing authorities. Management has analyzed the tax positions taken by the Plan, and has concluded that as of and for the years ended December 31, 2016 and 2015, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan files the United States Federal Form 5500.

NOTE 8 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments were interests in common collective trusts maintained by Wells Fargo. Wells Fargo received income directly from certain investments, and one of the investments that was held (Signet) is the parent company of the Plan sponsor. Such transactions and investments qualified as party-in-interest.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
 FORMERLY KNOWN AS
 STERLING JEWELERS INC.
 401(K) RETIREMENT SAVINGS PLAN AND TRUST
 SCHEDULE H, 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
 EMPLOYER NO. 27-3967537
 PLAN NO. 001
 For the Year Ended December 31, 2016

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions				Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP		
\$ 6,532,984	\$ 6,526,570	\$ 6,414	\$ -	\$ -	

Check here if Late Participant Loan Repayments are included: ☒	
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SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EMPLOYER NO. 27-3967537
PLAN NO. 001
December 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party.	Description of investment, including maturity date, rate of interest, collateral, par or maturity value.	Cost	Current Value
	Dodge & Cox Balanced Fund	Mutual Funds	**	\$ 41,111,123
	MFS Mid Cap Value Fund Class R6	Mutual Funds	**	23,785,619
	Vanguard Explorer Fund Admiral Shares	Mutual Funds	**	5,557,288
	Eagle Mid Cap Growth Fund Class R6	Mutual Funds	**	3,909,362
	Vanguard Small Cap Index Fund Admiral Shares	Mutual Funds	**	4,116,257
	Harbor Capital Appreciation Fund Institutional Class	Mutual Funds	**	20,465,375
	American Beacon Small Cap Value Fund Class	Mutual Funds	**	7,055,713
	Harbor International Fund Institutional Class	Mutual Funds	**	4,079,235
	American Beacon Large Cap Value Fund Institutional	Mutual Funds	**	22,180,021
	American Funds EuroPacific Growth Fund Class R6	Mutual Funds	**	10,218,856
	Metropolitan West Total Return Bond Fund Class 5	Mutual Funds	**	24,040,171
				166,519,020
*	Signet Jewelers Ltd Company Stock	Common Stock	\$ 208,027	1,469,051
	Principal Trust Income Fund	Common/Collective Trust	**	2,264,026
	Principal Trust Target 2010 Fund	Common/Collective Trust	**	2,693,446
	Principal Trust Target 2015 Fund	Common/Collective Trust	**	9,170,435
	Principal Trust Target 2020 Fund	Common/Collective Trust	**	20,055,276
	Principal Trust Target 2025 Fund	Common/Collective Trust	**	29,946,993
	Principal Trust Target 2030 Fund	Common/Collective Trust	**	26,503,340
	Principal Trust Target 2035 Fund	Common/Collective Trust	**	21,335,637
	Principal Trust Target 2040 Fund	Common/Collective Trust	**	22,020,287
	Principal Trust Target 2045 Fund	Common/Collective Trust	**	12,379,214
	Principal Trust Target 2050 Fund	Common/Collective Trust	**	13,615,456
	Principal Trust Target 2055 Fund	Common/Collective Trust	**	9,231,605
	Principal Trust Target 2060 Fund	Common/Collective Trust	**	2,988,157
*	Wells Fargo/BlackRock International Equity Index CIT	Common/Collective Trust	**	1,383,635
*	Wells Fargo/BlackRock S&P 500 Index CIT Class N	Common/Collective Trust	**	19,334,082
*	Wells Fargo/BlackRock S&P MidCap Index CIT Class	Common/Collective Trust	**	18,771,687
*	Wells Fargo/BlackRock U.S. Aggregate Bond Index	Common/Collective Trust	**	1,172,453
*	Wells Fargo Stable Return Fund N	Common/Collective Trust	**	38,304,442
				251,170,171
		Participant notes receivable with repayment terms of 1 to 20 years and interest from 4.25% to 9.25%		
*	Participant notes receivable		\$ -	12,885,221
	* Indicates party-in-interest.			\$ 432,043,463

** Information not required pursuant to Form 5500 instructions for participant-directed funds.

SIGNET JEWELERS RETIREMENT SAVINGS PLAN
FORMERLY KNOWN AS
STERLING JEWELERS INC.
401(K) RETIREMENT SAVINGS PLAN AND TRUST
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
EMPLOYER NO. 27-3967537
PLAN NO. 001
For the Year Ended December 31, 2016

(a) Identity of Party Involved	(b) Description of Asset (include interest rate and maturity in case of a loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
SINGLE TRANSACTIONS:								
Wells Fargo Stable Return Fund N	Common/Collective Trust	\$ 30,763,630	\$ -	N/A	\$ -	\$ 30,763,630	\$ 30,763,630	\$ -
Harbor Capital Appreciation Fund Institutional Class	Mutual Fund	\$ 21,910,910	\$ -	N/A	\$ -	\$ 21,910,910	\$ 21,910,910	\$ -
MFS Mid Cap Value Fund Class R6	Mutual Fund	\$ 19,834,554	\$ -	N/A	\$ -	\$ 19,834,554	\$ 19,834,554	\$ -
Metropolitan West Total Return Bond Fund P Class	Mutual Fund	\$ 20,669,611	\$ -	N/A	\$ -	\$ 20,669,611	\$ 20,669,611	\$ -
Principal Trust Target 2020 Fund	Common/Collective Trust	\$ 19,205,983	\$ -	N/A	\$ -	\$ 19,205,983	\$ 19,205,983	\$ -
Principal Trust Target 2025 Fund	Common/Collective Trust	\$ 26,029,899	\$ -	N/A	\$ -	\$ 26,029,899	\$ 26,029,899	\$ -
Principal Trust Target 2030 Fund	Common/Collective Trust	\$ 22,391,511	\$ -	N/A	\$ -	\$ 22,391,511	\$ 22,391,511	\$ -

N/A - Information not relevant