

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	☐ automatic extension	☐ the DFVC program
	☐ special extension (enter description)		

Part II	Basic Plan Information —enter all requested information		
1a Name of plan <u>BIG 'I' MEP 401(K) PLAN</u>	1b Three-digit plan number (PN) ►	<u>001</u>	
	1c Effective date of plan	<u>01/01/2014</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>BIG 'I' RETIREMENT SERVICES LLC</u> <u>127 SOUTH PEYTON STREET</u> <u>ALEXANDRIA, VA 22314</u>	2b Employer Identification Number (EIN) <u>46-3043065</u>	2c Plan Sponsor's telephone number <u>703-706-5466</u>	2d Business code (see instructions) <u>524290</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.	10/16/2017	CHRISTINE MUNOZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	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

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

Form 5500 (2016)
v. 160205

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	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 786
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	6a(1) 637 6a(2) 717 6b 6c 155 6d 872 6e 6f 872 6g 705 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2A 2E 2F 2G 2J 2K 2T 3D 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) (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) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☐ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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) Department of the Treasury Internal Revenue Service <hr/> Department of Labor Employee Benefits Security Administration <hr/> Pension Benefit Guaranty Corporation	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
		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 BIG 'I' MEP 401(K) PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 BIG 'I' RETIREMENT SERVICES LLC	D Employer Identification Number (EIN) 46-3043065

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

PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY 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
06-1050034	93629		676	01/01/2016	12/31/2016

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

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

BIG I ADVISORY RESOURCES, LLC
127 S PEYTON ST
ALEXANDRIA, VA 22314

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
			4

(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	

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Schedule A (Form 5500) 2016
v. 160205

(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
	(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
	(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
	(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
	(c) Amount	(d) Purpose	

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** 20754699**5** Current value of plan's interest under this contract in separate accounts at year end..... **5****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 ▶ GUARANTEED GENERAL ACCOUNT CONTRACT**b** Balance at the end of the previous year **7b** 18092515**c** Additions: (1) Contributions deposited during the year **7c(1)** 1330471
(2) Dividends and credits..... **7c(2)**
(3) Interest credited during the year..... **7c(3)** 611527
(4) Transferred from separate account **7c(4)**
(5) Other (specify below) **7c(5)** 1508016
▶ IN KIND TRANSFERS(6) Total additions **7c(6)** 3450014**d** Total of balance and additions (add lines **7b** and **7c(6)**). **7d** 21542529**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 670947
(2) Administration charge made by carrier..... **7e(2)** 94625
(3) Transferred to separate account..... **7e(3)**
(4) Other (specify below) **7e(4)** 9562
▶ FORFEITURES(5) Total deductions **7e(5)** 775134**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 20767395

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 BIG 'I' MEP 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 BIG 'I' RETIREMENT SERVICES LLC	D Employer Identification Number (EIN) 46-3043065

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	
TIAA CREF	730 THIRD AVENUE NEW YORK, NY 10017

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
THE VANGUARD GROUP	
23-1945930	

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
PRUDENTIAL RETIREMENT INS AND ANNUI	
06-1050034	

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

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127 S PEYTON ST
ALEXANDRIA, VA 22314

47-1605024

(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?
26 27 31 38 50	3(21) INVESTMENT ADVISOR	203214	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MESIROW FINANCIAL INVESTMENT MGMT

36-3429599

(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?
26 27 31 38 50	3(38) FIDUCIARY	35082	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MVP PLAN ADMINISTRATORS

56-2263714

(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?
13 15 16 37 38 50 64 99	TPA	61317	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)

CHARLES SCHWAB

42-1558009

(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?
19 37 50 62 99	CUSTODIAN	28719	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
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(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 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 BIG 'I' MEP 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 BIG 'I' RETIREMENT SERVICES LLC	D Employer Identification Number (EIN) 46-3043065	

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	104301	65496
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	287612	368250
(2) Participant contributions	1b(2)	111409	90386
(3) Other.....	1b(3)	13713	1220
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	31401	35134
(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)		
(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)	813656	867622
(9) Value of interest in common/collective trusts	1c(9)		
(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)	45342037	51170612
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	18092515	20754699
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(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	64796644	73353419

Liabilities

g Benefit claims payable	1g	278009	
h Operating payables	1h	70711	80463
i Acquisition indebtedness	1i		
j Other liabilities	1j		-3
k Total liabilities (add all amounts in lines 1g through 1j)	1k	348720	80460

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	64447924	73272959
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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)	1893368	
(B) Participants	2a(1)(B)	2740908	
(C) Others (including rollovers)	2a(1)(C)	376243	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		5010519
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)	30549	
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		30549
(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)	1106944	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1106944
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(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)		4026696
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		10174708

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2769962	
(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)		2769962
f Corrective distributions (see instructions)	2f		28526
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	27718	
(3) Investment advisory and management fees.....	2i(3)	293817	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		321535
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3120023

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		7054685
l Transfers of assets:			
(1) To this plan.....	2l(1)		4353192
(2) From this plan.....	2l(2)		2582842

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: COHNREZNICK LLP

(2) EIN: 22-1478099

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		61038
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		2000000
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			
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)
CBAI 401(K) MULTIPLE EMPLOYER PLAN	46-4093684	001
DDM INSURANCE SOLUTIONS LLC 401(K) PROFIT SHARING PLAN & TRUST	47-2560533	001
HEINSZ - SCHAEFER-GARWITZ SIMPLE 401(K) PLAN	43-1385437	002
INTER-AGENCY INSURANCE SERVICE, INC. 401(K) PLAN	62-0845210	002

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

Big "I" MEP 401(k) Plan
Financial Statements
(With Supplementary Information)
and Independent Auditor's Report
December 31, 2016

Big "I" MEP 401(k) Plan

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Independent Auditor's Report

To the Trustees
Big "I" MEP 401(k) Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Big "I" MEP 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2016 and 2015, and the related statement of changes in net assets available for benefits for the year ended December 31, 2016, 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 financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's 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 matters 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, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 9, which was certified by Charles Schwab Bank, the custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the custodian as of December 31, 2016 and 2015, and for the year ended December 31, 2016, that the information provided to the Plan Administrator by the custodian 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 - Supplementary information

The supplemental Schedule of Assets (Held at End of Year) and Schedule of Delinquent Participant Contributions, as of and for the year ended December 31, 2016 are required by the DOL's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 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.

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 custodian, 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in black ink that reads "CohnReznick LLP". The signature is written in a cursive, flowing style.

Bethesda, Maryland
October 16, 2017

Big "I" MEP 401(k) Plan

Statements of Net Assets Available for Benefits December 31, 2016 and 2015

	2016	2015
Assets		
Cash	\$ 65,496	\$ 104,301
Investments, at fair value	51,205,746	45,373,439
Investments, at contract value	20,754,699	18,092,515
Total investments	71,960,445	63,465,954
Receivables		
Employer contributions	368,250	287,612
Participant contributions	90,386	111,409
Notes receivable from participants	867,622	813,656
Other receivable	1,220	13,712
Total receivables	1,327,478	1,226,389
Total assets	73,353,419	64,796,644
Liabilities		
Operating payables	80,460	70,711
Excess contributions payable	16,310	22,985
Total liabilities	96,770	93,696
Net assets available for benefits	\$ 73,256,649	\$ 64,702,948

See Notes to Financial Statements.

Big "I" MEP 401(k) Plan

Statements of Changes in Net Assets Available for Benefits December 31, 2016

Additions

Investment income

Dividends and interest	\$ 1,106,944
Net appreciation in fair value of investments	<u>4,026,696</u>

Total investment income	<u>5,133,640</u>
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Interest income on notes receivable from participants	<u>30,549</u>
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Contributions

Participants	2,740,908
Employer	1,893,368
Rollovers	<u>376,243</u>

Total contributions	<u>5,010,519</u>
---------------------	------------------

Total additions	<u>10,174,708</u>
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Deductions

Benefits paid to participants	3,053,512
Corrective distributions	16,310
Administrative expenses	<u>321,535</u>

Total deductions	<u>3,391,357</u>
------------------	------------------

Net increase	6,783,351
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Net transfers from other plans	1,770,350
--------------------------------	-----------

Net assets available for benefits

Beginning of year	<u>64,702,948</u>
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End of year	<u><u>\$ 73,256,649</u></u>
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See Notes to Financial Statements.

Big "I" MEP 401(k) Plan

Notes to Financial Statements December 31, 2016

Note 1 - Description of Plan

The following description of the Big "I" MEP 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution, multiple-employer plan operated by Big "I" Retirement Services LLC (the "Plan Administrator") and covered participating employers which have adopted the Plan (collectively referred to as the "Participating Employers"). The Plan covers employees of each Participating Employer as defined in the individual adoption agreements. The Plan Administrator is responsible for oversight of the Plan. Big "I" Advisory Resources LLC ("BIAR"), an affiliate of the Plan Administrator, determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan Administrator. Each Participating Employer may modify the provisions of the Plan for its own employees based on their individual adoption agreements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Each year, participants may contribute between 1% and 100% of their pre-tax annual compensation or after-tax basis, or a combination of the two, as defined in the Plan, not to exceed the annual maximum deferral amount and annual additions amount as set forth by the Internal Revenue Code ("IRC"), as defined in the Plan. 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 plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

The Participating Employers may make contributions to the Plan in the form of matching contributions or discretionary profit sharing contributions. The matching contributions are determined annually by the Participating Employers, and may vary for each employer within the Plan. The employer contributions made to the Plan were \$1,893,368 for the year ended 2016. As of December 31, 2016 and 2015, employer contributions receivable were \$368,250 and \$287,612, respectively.

Contributions are subject to certain Internal Revenue Service ("IRS") limitations.

Participant accounts

Each participant's account is credited with the participant's contributions and the Participating Employer's matching contributions, as well as allocations of the Participating Employer's profit sharing contribution and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Participating Employers have the option of paying these expenses directly. Allocations are based on participant earnings, account balances, or specific participant transactions as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their participant's contributions plus actual earnings thereon. Vesting in the Participating Employers' contribution portion of their accounts is based on years of continuous service and the individual adoption agreements.

Big "I" MEP 401(k) Plan

Notes to Financial Statements December 31, 2016

Forfeitures

At December 31, 2016 and 2015, forfeited non-vested accounts totaled \$101,912 and \$90,788, respectively. The accounts are allocated to Participating Employers and can be used to first pay Plan expenses, and then reduce the employer's contributions to the Plan at the Participating Employer's discretion. During 2016, forfeitures in the amount of \$14,896 and \$7,484 were used to pay plan expenses and reduce Participating Employer contributions, respectively.

Notes receivable from participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear a reasonable rate interest, which are commensurate with local prevailing rates as determined by the Participating Employers. A participant may only have two loans outstanding at any time. Principal and interest is paid ratably through payroll deductions.

Payment of benefits

Upon termination of employment, retirement, disability, or death, a participant may elect distribution in the form of either a lump-sum amount equal to the value of his or her vested account, or defer receiving payments until age 70 ½. Benefits are also available to participants for hardship situations as defined in the Plan and in-service distributions are available for participants greater than the age of 59 ½.

If the participant's account is less than \$5,000, the account balance is paid out in the form of a lump sum distribution. In the event of a mandatory distribution greater than \$1,000, the Plan Administrator will pay the distribution in a direct rollover to an individual retirement arrangement designated by the Plan Administrator if the participant does not elect a direct rollover or lump sum distribution.

Excess contributions payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability. The Plan distributed the 2016 excess contributions to the applicable participants prior to March 15, 2017.

Note 2 - Summary of accounting policies

Basis of accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Investment contracts held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Use of estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Big "I" MEP 401(k) Plan

Notes to Financial Statements December 31, 2016

Investment valuation and income recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers and custodian. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2016 and 2015. If a participant ceases to make loan repayments and the Plan Administrator deemed the participant loan to be in default, the participant balance is reduced and a benefit payment is recorded.

Payment of benefits

Benefits are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid by the Plan. Other expenses are paid by the Participating Employers and therefore excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participants' account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments. Third Party Administrator expenses can be paid from forfeitures or directly by the Participating Employers. BIAR charges fees to the Plan for advisory and non-advisory services which is allocated to participant accounts.

Subsequent events

The Plan has evaluated subsequent events through October 16, 2017, the date the financial statements were available to be issued.

Note 3 - Fair value measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;

Big "I" MEP 401(k) Plan

Notes to Financial Statements December 31, 2016

- Inputs other than quoted prices that are observable for the asset or liability; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2016 and 2015.

Registered investment companies: Valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open-end registered investment companies that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2016 and 2015. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

Assets at Fair Value as of December 31, 2016				
	Level 1	Level 2	Level 3	Totals
Registered investment companies	\$ 51,205,746	\$ -	\$ -	\$ 51,205,746
Total investments at fair value	<u>\$ 51,205,746</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 51,205,746</u>
Assets at Fair Value as of December 31, 2015				
	Level 1	Level 2	Level 3	Totals
Registered investment companies	\$ 45,373,439	\$ -	\$ -	\$ 45,373,439
Total investments at fair value	<u>\$ 45,373,439</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 45,373,439</u>

Note 4 - Fully benefit-responsive investment contract

The Plan holds a investment in the Prudential Stable Value Fund, which is a traditional investment contract. This contract meets the fully benefit-responsive investment contract criteria and, therefore, is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals, and administrative expenses.

Big "I" MEP 401(k) Plan

Notes to Financial Statements December 31, 2016

The traditional investment contract held by the Plan is a group annuity contract. The contract issuer is contractually obligated to repay the principal and interest at a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than 1.5%. The crediting rate is reviewed on a semi-annual basis for resetting. The contract can be terminated with 90 days notice.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer. These events may be different under each contract. Examples of such events include the following:

1. The Plan's failure to qualify under Section 401(a) of the Internal Revenue Code (the "IRC") or the failure of the trust to be tax-exempt under Section 501(a) of the IRC.
2. Premature termination of the contracts.
3. Plan termination or merger.
4. Changes to the Plan's prohibition on competing investment options.
5. Bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spinoffs of a subsidiary) that significantly affect the Plan's normal operations.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contracts with the Plan and settle at an amount different from contract value. Those events may be different under each contract. Examples of such events include the following:

1. An uncured violation of the Plan's investment guidelines.
2. A breach of material obligation under the contract.
3. A material misrepresentation.
4. A material amendment to the agreements without the consent of the issuer.

Note 5 - Related party transaction and party-in-interest transactions

The Schwab Government Money Fund is managed by Charles Schwab Bank. Charles Schwab Bank is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

BIAR charges fees to the Plan for advisory and non-advisory services in connection with a service agreement with the Plan Administrator. For the year ended 2016, fees in the amount of \$203,214 were incurred by the Plan to BIAR. As of December 31, 2016 and 2015, \$56,821 and \$50,284

Big "I" MEP 401(k) Plan

Notes to Financial Statements December 31, 2016

remains payable and is included in operating payables on the accompanying statements of net assets available for benefits.

Mesirow Financial Management LLC provided fiduciary services to Big "I" Retirement Services LLC during 2016 and is paid by BIAR.

MVP Plan Administrators, Inc. provided administrative services to the Plan during 2016 and is paid by the Participating Employers.

Note 6 - Plan termination

Although it has not expressed any intent to do so, the Plan Administrator has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

Note 7 - Tax status

The prototype plan has obtained its latest opinion letter on March 31, 2014, in which the IRS stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (the "IRC"). The Plan has not yet filed for an individual determination letter. Although the Plan has been amended since receiving the opinion letter on the prototype plan, the Plan Administrator and the Plan's third party administrator believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax exempt.

GAAP requires 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 the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 - Risks and uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near-term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Note 9 - Certified investments

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Investments held at December 31, 2016 and 2015, and investment income for the year ended December 31, 2016, that is disclosed in the accompanying financial statements and supplemental schedule (schedule of asset (held at end of year)), was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the custodian of the Plan.

Big "I" MEP 401(k) Plan

Notes to Financial Statements December 31, 2016

Note 10 - Transfers

As discussed in Note 1, the Plan is a multiple employer plan. During the year, various employers enter and exit the Plan. During 2016, there were net transfers into the Plan of \$1,770,350.

Note 11 - Nonexempt transactions

As reported on the supplementary Schedule of Delinquent Participant Contributions (Schedule H, Line 4a), certain Plan contributions were not remitted to the trust within the time frame specified by the DOL's Regulation 29 (CFR 2510.3-102), thus constituting nonexempt transactions between the Plan and certain Participating Employers for the year ended December 31, 2016. Plan management is currently working on correcting the late contributions and expects to complete the correction in 2017.

Note 12 - Reconciliation of financial statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2016 and 2015 to Form 5500:

	2016	2015
Net assets available for benefits per the financial statements	\$ 73,256,649	\$ 64,702,948
Amounts allocated to withdrawing participants	-	(278,009)
Amounts allocated to excess contributions payable	16,310	22,985
Net assets available for benefits per Form 5500	<u>\$ 73,272,959</u>	<u>\$ 64,447,924</u>
Benefits paid to participants per the financial statements		\$ 3,069,822
Less amounts allocated to excess contributions at December 31, 2016		(16,310)
Add amounts allocated to excess contributions at December 31, 2015		22,985
Less amounts allocated to withdrawing participants at December 31, 2015		<u>(278,009)</u>
Benefits paid to participants per Form 5500		<u>\$ 2,798,488</u>

Supplementary Information

Big "I" MEP 401(k) Plan

Schedule of Assets (Held at End of Year) Form 5500 - Schedule H Part IV (I) EIN #46-3043065 Plan #001 December 31, 2016

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of Investment	(e) Current Value
*	SCHWAB GOVERNMENT MONEY FUND	Registered Investment Companies	\$ 35,134
	TIAA CREF BD INDEX INSTI	Registered Investment Companies	1,008,435
	TIAA CREF EQUITY INDEX INSTL	Registered Investment Companies	310,313
	TIAA CREF INTL EQUITY INDEX INSTL	Registered Investment Companies	5,534,603
	TIAA CREF LARGE CAP VALUE INDX INSTL	Registered Investment Companies	5,833,320
	TIAA CREF SMALL CAP BLEND INDX INSTL	Registered Investment Companies	193,454
	TIAA-CREF LARGE-CAP GR IDX INSTL	Registered Investment Companies	7,776,562
	VANGUARD BALANCED INDEX FD ADMIRAL	Registered Investment Companies	3,191,348
	VANGUARD FTSE WORLD EX US INDEX ADM	Registered Investment Companies	92,596
	VANGUARD INTERM TERM GOVT BD IN ADM	Registered Investment Companies	168,580
	VANGUARD MID CAP INDEX FUND ADMIRAL	Registered Investment Companies	2,361,468
	VANGUARD SMALL CAP FROWTH INDEX ADM	Registered Investment Companies	3,989,026
	VANGUARD SMALL CAP INDEX ADMIRAL	Registered Investment Companies	75,539
	VANGAURD SMALL CAP VALUE INDEX ADMIR	Registered Investment Companies	4,551,601
	VANGUARD TARGET RETIREMENT INCM INV	Registered Investment Companies	326,582
	VANGUARD TARGET RETIREMENT 2010 FD I	Registered Investment Companies	473,879
	VANGUARD TARGET RETIREMENT 2015 FD I	Registered Investment Companies	805,042
	VANGUARD TARGET RETIREMENT 2020 FD I	Registered Investment Companies	2,333,538
	VANGUARD TARGET RETIREMENT 2025 FD I	Registered Investment Companies	2,074,516
	VANGUARD TARGET RETIREMENT 2030 FD I	Registered Investment Companies	2,275,847
	VANGUARD TARGET RETIREMENT 2035 FD I	Registered Investment Companies	1,521,069
	VANGUARD TARGET RETIREMENT 2040 FD I	Registered Investment Companies	335,524
	VANGUARD TARGET RETIREMENT 2045 FD I	Registered Investment Companies	664,058
	VANGUARD TARGET RETIREMENT 2050 FD I	Registered Investment Companies	453,368
	VANGUARD TARGET RETIREMENT 2055 INV	Registered Investment Companies	83,810
	VANGUARD TARGET RETIREMENT 2060 INV	Registered Investment Companies	45,255
	VANGUARD 500 INDEX FD ADMIRAL SHRS	Registered Investment Companies	4,691,279
		Investments, at fair value	51,205,746
	PRUDENTIAL SVF	Group annuity contract	20,754,699
		Investments, at contract value	20,754,699
*	Notes Receivable from Participants	Various with interest at 3.25% to 9.00%	867,622
	Total assets (held at the end of year)		<u><u>\$ 72,828,067</u></u>

Note: Cost information is not required for participant-directed investments and, therefore, not included.
*Denotes party-in-interest.

See Independent Auditor's Report.

Big "I" MEP 401(k) Plan

Schedule of Delinquent Participant Contributions

Form 5500 - Schedule H Line 4a

EIN #46-3043065

Plan #001

December 31, 2016

Year	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 the VFCP	Contributions Pending Correction in VFCP	
2016	\$ 61,038	\$ 61,038	\$ -	\$ -	\$ -

See Independent Auditor's Report.



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Client Name	EIN	Percent of total contributi ons
Agents Marketing Corporation	43-1348932	0.71%
Allied Insurance Agency Inc	75-1764147	0.00%
AnCap Insurance Co Inc	86-0469539	1.22%
Bates Insurance Agency Inc	04-2598466	0.39%
Benefit Quest Inc	02-0539115	0.35%
BNC Insurance Agency Inc	13-3963965	4.27%
Boone Ritter	71-0401866	0.37%
Brewster Allen Wichert Inc	11-2326625	1.29%
Brian Wallach Agency Inc	13-2560433	1.79%
Bronkie Agency Inc	16-0878679	0.00%
Chase Insurance Agency Inc	59-0821658	0.67%
Christopher Williams Agency Inc	16-0851389	1.56%
Chuck Hay Insurance Agency Inc	36-3156149	0.50%
DDM Insurance Solutions LLC dba Center Insurance		0.41%
Donnelly & Sproul	22-1637744	2.22%
EconoWise Insurance Agency Inc	73-1434054	0.72%
Ed Wereen Insurance Agency Inc	74-1982328	0.65%
First Insurance Group Inc	35-1691348	0.70%
Frost & Remer Agency Inc	38-2939300	0.22%
Hannigan Insurance Agency LLC	38-3422594	0.90%
Hartland Insurance Agency		1.65%
HeinszSchaefer Insurance Services Inc dba HeinszSchaeferGarwitz Insurance Services	43-1385437	0.00%
Hillcrest Agency Inc	59-3584767	1.18%
HuntMiller Insurance Agency Inc	58-1949942	0.49%
Independent Insurance Agents & Brokers of NY Inc	15-0544434	4.73%
Independent Insurance Agents & Brokers of SC Inc	57-0248455	1.26%
Independent Insurance Agents of America		26.46%
Independent Insurance Agents of Arkansas	71-0038990	1.13%
Independent Insurance Agents of Georgia	58-0254843	0.85%
Independent Insurance Agents of Indiana	35-1848709	1.72%
Independent Insurance Agents of Maryland Inc	52-0578409	0.35%
Independent Insurance Agents of Mississippi Inc	64-0204857	1.19%
Independent Insurance Agents of New Jersey Inc	22-1151205	1.54%
Independent Insurance Agents of New Mexico Inc	85-0278890	0.87%
Independent Insurance Agents of Virginia Inc	54-0417627	0.35%
Independent Insurance Agents of Washington	91-6033271	0.44%
Insurance Management Associates Inc	52-1649023	0.92%
Insurance Services Network Inc	91-1607911	0.12%
InterAgency Insurance Service Inc	62-0845210	0.00%
Jack C Loyda & Associates	39-1262370	0.44%
Joseph W. McCartin Insurance	52-2062577	2.95%
Kempkey Insurance Services Inc	94-2678542	1.92%
Ledbetter Insurance Agency Inc	37-1274822	0.46%
MAIA	04-3172159	0.06%
Maine Insurance Agents Association	01-0219810	0.31%
Marshall Insurance Agency LLC	02-0467162	1.17%
MaurerNoelEvans LLC	86-0959929	0.26%
Mondics Insurance Group Inc	01-0797095	0.53%
Moore & Alvord Insurance Agency Inc	06-0458240	0.73%
Oklahoma Association of Insurance Agents	73-1392293	1.66%
Oliver LE Soden Agency	22-1722940	3.18%
Polo Insurance Agency Inc	65-0039057	0.19%
Rekerdres & Associates Inc	75-2117524	1.04%
Schizzano Insurance Agency Inc	11-3534706	1.33%
Sherill & Company LLP	51-8748802	1.38%
Smith Insurance Services LTD	42-1083062	1.82%
SorgEhrman Insurance Agency Inc	35-1454009	1.02%
Springer Agency Inc	38-2309709	0.00%
Strategic Insurance Partners		0.10%
Streeter Brothers Insurance Inc	81-0401627	0.87%
Stowe Insurance Agency	03-0221565	0.86%
Tampa Bay Insurance LLC	59-3733938	1.23%
TCC Associates Inc	65-0831644	0.27%
The Adams Agency LLC	86-1025546	2.19%
The Faley Corporation	13-1709523	0.70%
The Insurance Center Inc	58-0829670	1.49%
The Pauley Company Inc	95-2301917	2.44%
The Rupp Group Incorporated dba NRG Insurance	91-0724829	0.10%
TriTown Agency Inc	16-0963357	0.51%
Upchurch and Jowers Insurance Agency Inc	57-0467775	2.96%
Weinstein Insurance Services LLC	46-4135727	0.36%
William H White Inc DBA White & Re Agency	11-2325497	1.18%
Young Johnston & Associates Inc	63-1256180	0.09%
		100.00%

Big "I" MEP 401(k) Plan

Schedule of Delinquent Participant Contributions

Form 5500 - Schedule H Line 4a

EIN #46-3043065

Plan #001

December 31, 2016

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Big "I" MEP 401(k) Plan

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