## Form 5500-SF

Department of the Treasury Internal Revenue Service

Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Department of Labor

Short Form Annual Return/Report of Small Employee **Benefit Plan** 

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

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

OMB Nos. 1210-0110 1210-0089

2018

This Form is Open to Public Inspection

Part I		Identification Information	1						
For calend	dar plan year 2018 or fi	iscal plan year beginning 01/01/2	2018	and ending 1	2/31/2018				
A This re	a single-employer plan a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)								
		a one-participant plan	a foreign plan						
<b>B</b> This ret	turn/report is								
		an amended return/report	a short plan year ret	urn/report (less than 12 m	ionths)				
C Check	box if filing under:	Form 5558	automatic extension	n	DFVC progra	am			
	_	special extension (enter desc	· /						
Part II	Basic Plan Info	ormation—enter all requested in	formation						
1a Name GARRARD	•	EAU INSURANCE AGENCY EMPI	LOYEES SAVINGS PLAN	N	<b>1b</b> Three-dig plan num (PN) ▶	ber 001			
					1c Effective	date of plan 01/01/2017			
		oyer, if for a single-employer plan)	2. P)		<b>2b</b> Employer	Identification Number			
		m, apt., suite no. and street, or P.C ce, country, and ZIP or foreign post		structions)	(EIN)	47-1019523			
•	COUNTY FARM BURE					s telephone number 59-792-2601			
					2d Business	code (see instructions)			
	STON ROAD				524210				
LANCASTE	R, KY 40444								
3a Plan a	administrator's name ar	nd address X Same as Plan Spo	nsor.		<b>3b</b> Administr	ator's EIN			
		_			20 41				
					3C Administr	rator's telephone number			
		e plan sponsor or the plan name honsor's name, EIN, the plan name			4b EIN				
	sor's name		and the plan named non		4d PN				
C Plan I	Name								
					5a				
_		s at the beginning of the plan year.			. 5a 5b	3			
	·	s at the end of the plan year			30				
		account balances as of the end of			. 5c	3			
		articipants at the beginning of the p	-		5d(1)	3			
		articipants at the end of the plan ye			. 5d(2)				
Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested						<b>5e</b> 0			
		or incomplete filing of this retur							
SB or Sch		ther penalties set forth in the instruind signed by an enrolled actuary, aplete.							
SIGN	Filed with authorized	I/valid electronic signature.	01/21/2019	THOMAS NOE					
HERE	Signature of plan a	administrator	Date	Enter name of individ	lual signing as p	an administrator			
SIGN									
HERE	Signature of emplo	oyer/plan sponsor	Date	Enter name of individ	lual signing as e	mployer or plan sponsor			

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_	Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)  Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)								
	If you answered "No" to either line 6a or line 6b, the plan cann If the plan is a defined benefit plan, is it covered under the PBGC in If "Yes" is checked, enter the My PAA confirmation number from the	ot use Fo	orm 5500-SF and must program (see ERISA se	t instea ection 4	ad use 021)?	Form	<b>5500</b> . ] Yes	<u> </u>	
Pa	rt III   Financial Information		Т						
7	Plan Assets and Liabilities		(a) Beginning (				(b) Eı	nd of Year	
	Total plan assets	7a	(	62244	_			533051	
<u>b</u>	Total plan liabilities	7b							
	Net plan assets (subtract line 7b from line 7a)	7c	(	62244	_			533051	
8	Income, Expenses, and Transfers for this Plan Year		(a) Amoun	ıt			(b	) Total	
a	Contributions received or receivable from: (1) Employers	8a(1)	;	36952					
	(2) Participants	8a(2)	2	21120					
	(3) Others (including rollovers)	8a(3)	44	41509					
b	Other income (loss)	8b	-2	28774					
С	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c						470807	
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d							
<u>e</u>	Certain deemed and/or corrective distributions (see instructions) $\dots$	8e							
f	Administrative service providers (salaries, fees, commissions)	8f							
g	Other expenses	8g							
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h				0			
<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	8i						470807	
j	Transfers to (from) the plan (see instructions)								
Pa	rt IV Plan Characteristics								
9a	If the plan provides pension benefits, enter the applicable pension 2A 2E 2F 2J 2K 3D	feature co	odes from the List of Pla	an Cha	racteri	stic Co	odes in the in	nstructions:	
b	If the plan provides welfare benefits, enter the applicable welfare fe	eature cod	les from the List of Plan	n Chara	acteris	ic Cod	des in the ins	structions:	
Par	t V Compliance Questions								
10	During the plan year:				Yes	No		Amount	
а	Was there a failure to transmit to the plan any participant contribu described in 29 CFR 2510.3-102? (See instructions and DOL's V Program)	oluntary F	iduciary Correction	10a		X			
b	Were there any nonexempt transactions with any party-in-interest reported on line 10a.)	? (Do not	include transactions	10b		X			
C	Was the plan covered by a fidelity bond?			10c		X			
d	Did the plan have a loss, whether or not reimbursed by the plan's by fraud or dishonesty?	-		10d		X			
е	Were any fees or commissions paid to any brokers, agents, or oth carrier, insurance service, or other organization that provides som the plan? (See instructions.)	ne or all of	the benefits under	10e		X			
f	Has the plan failed to provide any benefit when due under the plan	n?		10f		X			
9	Did the plan have any participant loans? (If "Yes," enter amount a	s of year-	end.)	10g		X			
h	2520.101-3.)	•		10h		X			
i	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.10			10i					

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Part	VI Pension Funding Compliance							
11	11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below)							
11a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40								
12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA?								
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)							
а	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and granting the waiver	d enter t Day		of the lette Year _	r ruling			
lf :	you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.							
b	Enter the minimum required contribution for this plan year	12b						
С	Enter the amount contributed by the employer to the plan for this plan year	12c						
d	Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)	12d						
е	Will the minimum funding amount reported on line 12d be met by the funding deadline?		Yes	No	N/A			
Part	VII Plan Terminations and Transfers of Assets							
13a	Has a resolution to terminate the plan been adopted in any plan year?		Yes	× N	o			
	If "Yes," enter the amount of any plan assets that reverted to the employer this year	13a						
<b>b</b> Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?								
С	If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) which assets or liabilities were transferred. (See instructions.)	to						
1	<b>3c(1)</b> Name of plan(s): 13c(2)	EIN(s)		13c(3)	PN(s)			



## Short Form Annual Return/Report of Small Employee **Benefit Plan**

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

OMB Nos. 1210-0110 1210-0089

2018

This Form is Open to **Public Inspection** 

▶ Complete all entries in accordance with the instructions to the Form 5500-SF Annual Report Identification Information and ending 01/01/2018 For calendar plan year 2018 or fiscal plan year beginning a multiple-employer plan (not multiemployer) (Filers checking this box must attach a X a single-employer plan list of participating employer information in accordance with the form instructions.) A This return/report is for: a foreign plan a one-participant plan B This return/report is the final return/report the first return/report a short plan year return/report (less than 12 months) an amended return/report C Check box if filing under: DFVC program Form 5558 automatic extension special extension (enter description) Basic Plan Information—enter all requested information 1b Three-digit 1a Name of plan plan number Garrard County Farm Bureau Insurance Agency Employees Savings Plan 001 (PN) > 1c Effective date of plan 01/01/2017 2a Plan sponsor's name (employer, if for a single-employer plan) 2b Employer Identification Number Mailing address (include room, apt., suite no. and street, or P.O. Box) (EIN) 47-1019523 City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) **2c** Sponsor's telephone number Garrard County Farm Bureau 859-792-2601 2d Business code (see instructions) 751 Lexington Road ΚY 40444 Lancaster 524210 3b Administrator's EIN 3a Plan administrator's name and address X Same as Plan Sponsor. 3c Administrator's telephone number If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for 4b EIN this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report. 4d PN a Sponsor's name C Plan Name 3 5a 5a Total number of participants at the beginning of the plan year ...... 3 5b **b** Total number of participants at the end of the plan year ...... Number of participants with account balances as of the end of the plan year (only defined contribution plans 5c 3 complete this item) 3 5d(1) d(1) Total number of active participants at the beginning of the plan year ...... 3 5d(2) d(2) Total number of active participants at the end of the plan year ...... e Number of participants who terminated employment during the plan year with accrued benefits that were less 0 than 100% vested ..... Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established. Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete Thomas Noe SIGN HERE Enter name of individual signing as plan administrator Signature of plan administrator Date

Date

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

Signature of employer/plan sponsor

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Enter name of individual signing as employer or plan sponsor

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_								_	
	under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)								No No
С	If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.  C If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year								
Pa	t III Financial Information	ī							
7	Plan Assets and Liabilities		(a) Beginning				(b) En	d of Year	
<u>a</u>	Total plan assets	7a		62,	244			5	33,051
<u>b</u>	Total plan liabilities	7b							
<u> </u>	Net plan assets (subtract line 7b from line 7a)	7c		62,	244			5	33,051
8	Income, Expenses, and Transfers for this Plan Year		(a) Amoun	ıt			(b)	Total	
a	Contributions received or receivable from:  (1) Employers	8a(1)		36,					
	(2) Participants	8a(2)		21,	_				
	(3) Others (including rollovers)	8a(3)		441,					
	Other income (loss)	8b		-28,	774				
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c						4	70,807
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d							
<u>e</u>	Certain deemed and/or corrective distributions (see instructions)	8e			_				
f_	Administrative service providers (salaries, fees, commissions)	8f			_				
	Other expenses 8g								
<u>h</u>	Total expenses (add lines 8d, 8e, 8f, and 8g)								70.005
<u> </u>	Net income (loss) (subtract line 8h from line 8c)	8i						4	70,807
	Transfers to (from) the plan (see instructions)	8j							
	t IV Plan Characteristics								
9a 	If the plan provides pension benefits, enter the applicable pension 2A 2E 2F 2J 2K 3D	teature co	odes from the List of Pla	an Cha	racteri	stic Co	odes in the in:	structions:	
b	If the plan provides welfare benefits, enter the applicable welfare for	eature cod	les from the List of Pla	n Chara	acterist	ic Cod	les in the inst	tructions:	
Par	t V Compliance Questions								
10	During the plan year:				Yes	No		Amount	
а	Was there a failure to transmit to the plan any participant contribu described in 29 CFR 2510.3-102? (See instructions and DOL's V Program)	oluntary F	iduciary Correction	10a		Х			
b	Were there any nonexempt transactions with any party-in-interest reported on line 10a.)	•		10b		Х			
С	Was the plan covered by a fidelity bond?			10c		X			
d	Did the plan have a loss, whether or not reimbursed by the plan's by fraud or dishonesty?			10d		Х			
е	Were any fees or commissions paid to any brokers, agents, or oth carrier, insurance service, or other organization that provides som the plan? (See instructions.)	ne or all of	the benefits under	10e		Х			
f	Has the plan failed to provide any benefit when due under the pla	n?		10f		Х			
g	Did the plan have any participant loans? (If "Yes," enter amount a	s of year-	end.)	10g		Х			
h	If this is an individual account plan, was there a blackout period? 2520.101-3.)	· · · · · · · · · · · · · · · · · · · ·		10h		Х			
i	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.10			10i					

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Part	VI P	ension Funding Compliance						
11		a defined benefit plan subject to minimum funding requirements? (If "Yes," se 5500) and line 11a below)		d complete Sch	edule S	В	_ Y	es 🗌 No
11a	Enter th	he unpaid minimum required contributions for all years from Schedule SB (Fo	orm 5500) line 40		11a			
12	ERISA?	a defined contribution plan subject to the minimum funding requirements of services.			n 302 of		Y	es 🛛 No
		s," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)						
a		ver of the minimum funding standard for a prior year is being amortized in this g the waiver.					the letter Year _	ruling
If	you com	npleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500)	, and skip to lir	ie 13.				
b	Enter the	e minimum required contribution for this plan year			12b			
С	Enter the	e amount contributed by the employer to the plan for this plan year			12c			
d		ct the amount in line 12c from the amount in line 12b. Enter the result (enter a mount)			12d			
е	Will the	minimum funding amount reported on line 12d be met by the funding deadling	ne?			Yes	No	N/A
Part	VII P	Ian Terminations and Transfers of Assets						
13a	Has a re	esolution to terminate the plan been adopted in any plan year?				Yes	X No	)
	If "Yes,	" enter the amount of any plan assets that reverted to the employer this year			13a			
b		all the plan assets distributed to participants or beneficiaries, transferred to an of the PBGC?					Yes X	No
С		ng this plan year, any assets or liabilities were transferred from this plan to an assets or liabilities were transferred.	other plan(s), ide	entify the plan(s)	to			

**13c(2)** EIN(s)

**13c(3)** PN(s)

13c(1) Name of plan(s):