Form 5500-SF

Department of the Treasury

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Internal Revenue Service

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		t Identification Information						
For calend	lar plan year 2018 or f	fiscal plan year beginning 01/01/2	2018	and ending 12	2/31/2018			
A This re	turn/report is for:	X a single-employer plan	(Filers checking this box must attach a ccordance with the form instructions.)					
R This rot	urn/report is	a one-participant plan	a foreign plan					
D IIIIS IEI	um/report is	the first return/report	the final return/report					
		an amended return/report	a short plan year retu	urn/report (less than 12 mo	onths)			
C Check	box if filing under:	Form 5558	automatic extension		DFVC prog	ram		
		special extension (enter desc						
Part II		ormation—enter all requested in	formation	1	41			
1a Name of plan RES-TITLE INC 401 K PROFIT SHARING PLAN TRUST					1b Three-diplan nur (PN) ▶	-		
					1c Effective	e date of plan 01/01/2002		
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)					2b Employer Identification Number (EIN) 65-1285668			
City o		ce, country, and ZIP or foreign post	tal code (if foreign, see ins	structions)	2c Sponsor's telephone number			
					2d Business code (see instructions)			
	CENTER BLVD SUIT	TE 4			541110			
WARWICK,	RI 02886							
22 Dlan s	dministrator's name a	and address X Same as Plan Spo	200		3b Administrator's EIN			
Ja Flalla	duministrator s mame a	and address A Same as Flam Spo	IIISOI.		Administrator 3 Env			
					3c Administrator's telephone number			
		ne plan sponsor or the plan name h onsor's name, EIN, the plan name a			4b EIN			
•	sor's name RES TITLE	E INC			4d PN			
C Plan N	Name							
5a Total number of participants at the beginning of the plan year					5a	50		
b Total number of participants at the end of the plan year					5b	50		
C Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)					5c	47		
d(1) Total number of active participants at the beginning of the plan year					5d(1)	22		
d(2) Total number of active participants at the end of the plan year					5d(2)	17		
Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested					5e	3		
		or incomplete filing of this retur						
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.								
SIGN	Filed with authorized	d/valid electronic signature.	05/03/2019	JAMES V PAOLINO				
HERE	Signature of plan	administrator	Date	Enter name of individu	ual signing as p	olan administrator		
SIGN								
HERE	Signature of empl	oyer/plan sponsor	Date	Enter name of individu	ual signing as e	employer or plan sponsor		
	and Built and a second and			•		F FF00 OF (0040)		

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6a	Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)						. X Yes No			
b	b Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA)							No.		
	under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)							Yes No		
С	If the plan is a defined benefit plan, is it covered under the PBGC in							Not determined		
	If "Yes" is checked, enter the My PAA confirmation number from th							(See instructions.)		
Pa	rt III Financial Information									
7	Plan Assets and Liabilities		(a) Beginning (of Year			(b) En	d of Year		
a	Total plan assets	7a	, , , , , , , , , , , , , , , , , , , ,	982819			864984			
	Total plan liabilities	7b		0				0		
С	Net plan assets (subtract line 7b from line 7a)	7c	98	82819		864984				
8	Income, Expenses, and Transfers for this Plan Year		(a) Amoun	(a) Amount			(b) Total			
а	Contributions received or receivable from: (1) Employers	8a(1)		0						
	(2) Participants	8a(2)	,	13001						
	(3) Others (including rollovers)	8a(3)		0						
b	Other income (loss)	8b	-!	59681						
С	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c				-46680				
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d		70994						
е	Certain deemed and/or corrective distributions (see instructions)	8e		0						
f	Administrative service providers (salaries, fees, commissions)	8f		161						
g	Other expenses	8g		0						
<u>h</u>	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h						71155		
<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	8i						-117835		
j	Transfers to (from) the plan (see instructions)	8j		0						
Pai	t IV Plan Characteristics									
9a	If the plan provides pension benefits, enter the applicable pension 2T 2J 2E 3D 2G 3H 2F	feature co	des from the List of Pla	an Cha	racteri	stic Co	des in the in	structions:		
b	If the plan provides welfare benefits, enter the applicable welfare for	eature cod	es from the List of Plan	n Chara	acteris	tic Coc	des in the ins	tructions:		
Par	t V Compliance Questions									
10	During the plan year:				Yes	No		Amount		
а	a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction			40-		X				
b	b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions			10a		X				
	reported on line 10a.) Was the plan covered by a fidelity bond?			10b 10c		X				
d	d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?			10d		X				
е	Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)			10e		X				
f	f Has the plan failed to provide any benefit when due under the plan?			10f		X				
9	g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)			10g	X			36013		
h	h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			10h	L	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	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Sc (Form 5500) and line 11a below)		В	Yes 🛚 N	Ю		
11a	Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40	11a					
12	Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section ERISA?		f	Yes 🛛 N	Ю		
	(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, ar granting the waiver	d enter t Day		of the letter ruling Year			
lf y	ou 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)							
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	s 🔀 No			
	If "Yes," enter the amount of any plan assets that reverted to the employer this year	13a					
b	Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?) 		Yes X No			
C 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.)							
13c(1) Name of plan(s): 13c(2				13c(3) PN(s)			