## **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

Parti	Annual Repor	t identification information								
For calend	ar plan year 2018 or	fiscal plan year beginning 01/01/	2018	and ending 12/	/31/2018					
A This return/report is for:  a single-employer plan  a multiple-employer plan (not multiemployer plan list of participating employer information in						-				
D		a one-participant plan	a foreign plan							
<b>B</b> This ret	urn/report is	the first return/report	the final return/report							
		an amended return/report	a short plan year retur	n/report (less than 12 mo	nths)					
C Check	box if filing under:	X Form 5558	automatic extension		DFVC progra	am				
		special extension (enter desc	ription)							
Part II	Basic Plan Inf	ormation—enter all requested in	formation							
1a Name	of plan	•			1b Three-dig	ait				
	•	INC. RETIREMENT PLAN			plan num					
	,				(PN) <b>•</b>	001				
					1c Effective	date of plan				
						08/24/2012				
<b>2a</b> Plan s	ponsor's name (empl	oyer, if for a single-employer plan)			<b>2b</b> Employer	Identification Number				
		om, apt., suite no. and street, or P.0	D. Box)		(EIN)	83-0659366				
City or	r town, state or provin	ice, country, and ZIP or foreign pos	tal code (if foreign, see inst	ructions)	,					
GIBSON BU	ILDING COMPANY,	INC.			<b>2c</b> Sponsor's telephone number 401-848-0050					
						code (see instructions)				
360 JEPSON	NIANE									
	JTH, RI 02871					236110				
3a Plan a	dministrator's name	and address 🛛 Same as Plan Spo	nsor.		<b>3b</b> Administr	ator's EIN				
		<b>Ц</b>								
					<b>3c</b> Administrator's telephone number					
4 If the	name and/or EIN of t	ne plan sponsor or the plan name h	as changed since the last r	return/report filed for	<b>4b</b> EIN					
		onsor's name, EIN, the plan name		he last return/report.						
<b>a</b> Spons	or's name				4d PN					
C Plan Name										
					5a					
<ul><li>5a Total number of participants at the beginning of the plan year</li><li>b Total number of participants at the end of the plan year</li></ul>					5a 5b	1				
					5c	<u> </u>				
C Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)						1				
d(1) Total number of active participants at the beginning of the plan year					5d(1)	1				
d(2) Total number of active participants at the end of the plan year					5d(2)	1				
Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested					5e	0				
		or incomplete filing of this retur			se is establish	ied.				
SB or Scho		other penalties set forth in the instru and signed by an enrolled actuary, nplete.								
SIGN		d/valid electronic signature.	10/11/2019	CYRUS GIBSON						
HERE	Signature of plan	administrator	Date	Enter name of individu	al signing as p	an administrator				
SIGN										
HERE	Signature of empl	oyer/plan sponsor	Date	Enter name of individu	ividual signing as employer or plan sponsor					

Form 5500-SF (2018) Page **2** 

b Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (QPA) under 29 CF 2520.104-467 (See instructions on waiver eligibility and conditions).  If you answered "No" to either line & or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.  If the plan is a defined benefit plan, is it covered under the PBGC premium filing for this plan year  Or If the plan is a defined benefit plan, is it covered under the PBGC premium filing for this plan year  Or Plan Assets and Liabilities  To Repair and Transfers for this Plan Year  Contribucion received or receivable from:  (1) Employers  (2) Participants  (3) Others (including rollovers)  Ba(1)  Di Otter income (bess)  (3) Others (including rollovers)  Ba(2)  Contribucion redail ince Sati), 8a(2), 8a(3), and 8b)  Co Total income (dad lines 8a(1), 8a(2), 8a(3), and 8b)  Co Total income (dad lines 8a(1), 8a(2), 8a(3), and 8b)  Co Contribucion gradical form separative service providers (salaristic, fiees, commissions)  Ba(1)  To Net come (dad lines 8a(1), 8a(2), 8a(3),	6a	Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)						X	Yes	No	
If you answord "No" to either line 6 aor line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.  C If the plant is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)?	b							X	Yes	No	
Part III   Financial Information   Financial Information		· · · · · · · · · · · · · · · · · · ·						. 00 [			
Part III   Financial Information   (a) Beginning of Year   (b) End of Year   408868   408868   7a   379056   408868   408868   7b   7ct plan assets   408868   408868   7c   379056   408868   408868   7c   379056   4088688   408868   408868   4088688   408868   408868   408868   408868   408868   408868   408	С								t detern	nined	
7 Plan Ássets and Liabilities (a) Beginning of Year (b) End of Year a Total plan assets (b) Total plan assets (b) Total plan liabilities (b) Total plan liabilities (c) Total plan assets (subtract line 7b from line 7a) (c) Total plan assets (subtract line 7b from line 7a) (c) Total plan assets (subtract line 7b from line 7a) (c) Total (c) Total (c) Total (c) Total (c) Enployers (c) Participants (d) Participants							(See	instruct	ions.)		
7 Plan Ássets and Liabilities (a) Beginning of Year (b) End of Year a 379066 408868 b 75 along plan assets 408868 408868 b 75 along plan assets (subtract line 75 from line 7a) 7c 379056 408868 a 1000me, Expenses, and Transfers for this Plan Year (a) Amount (b) Total a Contributions received or receivable from: (1) Employers 84(1) 19138 (2) Participants 84(1) 19138 (2) Participants 84(2) Participants 84(2) Participants 84(3) 30 Others (including rollovers) 84(3) 30 Others (including rollovers) 84(3) 30 Others (including rollovers) 85 b 1-13326 b 100 Other income (loss) 85 b 1-13326 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 8b) 86 b 1-13326 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 8b) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 8b) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 8b) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 8b) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 8b) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 8b) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1) 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1), 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1), 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1), 84(2), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1), 84(2), 84(3), and 84(3), 84(3), 84(3), and 84(3) 86 c 100 Other income (dot lines 84(1), 84(2), 84(3), and 84(3), 84(	Pa	rt III   Financial Information									
a Total plan assets	7			(a) Beginning (	of Year			(b) E	nd of Yea	ar	
b Total plan liabilities	a		7a	` , , ,		1		(-7 =			
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from: (1) Employers (2) Participants. (3) Others (including rollovers). (3) Others (including rollovers). (4) Employers (5) Participants. (6) Other income (loss). (6) Other income (loss). (8) Bb - 13826  C Total Income (add lines 8a(1), 8a(2), 8a(3), and 8b)	b										
a Contributions received or receivable from: (i) Employers (ii) Employers (iii) Employers (iiii) Employers (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	С	Net plan assets (subtract line 7b from line 7a)	7c	37	79056				408868		
(2) Participants. 8a(1) 19138 (2) Participants. 8a(2) 24500 (3) Other income (loss). 8a(3) 5  b Other income (loss). 8a(1), 8a(2), 8a(3), and 8b). 8c 29812 d Benefits paid (including direct rollovers and insurance premiums to provide benefits). 8d 5 e Certain deemed and/or corrective distributions (see instructions). 8e 6 f Administrative service providers (salaries, fees, commissions). 8e 7 g Other expenses. 8g 9 h Total expenses (add lines 8d, 8e, 8f, and 8g). 8h 0 i Net income (loss) (subtract line 8h from line 8c). 8l 1 29812 j Transfers to (from) the plan (see instructions). 8j 1 29812  Part IV Plan Characteristics  9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 2A 2E 2J 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:  Part V Compliance Questions  10 During the plan year: a Was there a railure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-1027 (See instructions and DOL's Voluntary Fiduciary Correction Program). 10a X  b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a). 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 fidelity bond, that was caused by fraud or dishonesty? 10c Amount 10c X  f Has the plan failed to provide any benefit when due under the plan? 10c X  g Did the plan have any participant constraint the norther provided the required notice or one of the 10c X  lift this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 250.01-3.3). 10f 10h was answered "Yes," check the box if you either provided the required notice or one of the	8			(a) Amoun	ıt		(b) Total				
(2) Participants	а				10100						
(3) Others (including rollovers)			` '			-					
b Other income (loss)		·		2	24500	-					
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)		,			12006	-					
d Benefits paid (including direct rollovers and insurance premiums to provide benefits).  8d  Cotation deemed and/or corrective distributions (see instructions).  8e  f Administrative service providers (salaries, fees, commissions)		` /		-	13020	-			20	2012	
e Certain deemed and/or corrective distributions (see instructions) 8e f Administrative service providers (salaries, fees, commissions) 8f f Administrative service providers (salaries, fees, commissions) 8f g Other expenses 8g h Total expenses (add lines 8d, 8e, 8f, and 8g) 8h i Net income (loss) (subtract line 8h from line 8c) 8i 29812 j Transfers to (from) the plan (see instructions) 8j  Part IV Plan Characteristics 9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 2A 2E 2J 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:  Part V Compliance Questions 10 During the plan year: 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 Program) 10a X b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a) 10b X c Was the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused the plan's (See instructions) 10e X f Has the plan failed to provide any benefit when due under the plan? 10f X g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) 10g X if this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 250.010-3.) 10h X			80				2		Ζ:	9012	
f Administrative service providers (salaries, fees, commissions)			8d								
g Other expenses	е	Certain deemed and/or corrective distributions (see instructions)	8e								
h Total expenses (add lines 8d, 8e, 8f, and 8g)  8i  29812  j Net income (loss) (subtract line 8h from line 8c)  8i  29812  j Transfers to (from) the plan (see instructions)  8j  Part IV Plan Characteristics  9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:  2A 2E 2J 3D  b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:  Part V Compliance Questions  10 During the plan year:  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 Program)  10a	f	Administrative service providers (salaries, fees, commissions)	8f								
i Net income (loss) (subtract line 8h from line 8c)	g	Other expenses	8g								
Part IV   Plan Characteristics	h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h							0	
Part IV Plan Characteristics  9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:  2A 2E 2J 3D  b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:  Part V Compliance Questions  10 During the plan year: Yes No Amount  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 Program) 10a X  b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.) 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 fidelity bond, that was caused by fraud or dishonesty? 10d X  e 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. 10d X  f Has the plan failed to provide any benefit when due under the plan? 10f X  g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) 10g X  I 10h X  I 10h X	<u>i</u>		8i					29812			
Second Part   Plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:	<u>j</u>	Transfers to (from) the plan (see instructions)	8j								
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:  Part V Compliance Questions  10 During the plan year:  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 Program)  b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)  C Was the plan covered by a fidelity bond?	Pa	rt IV Plan Characteristics									
Description   During the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:    Part V   Compliance Questions	9a		feature co	des from the List of Pla	an Cha	racteri	stic Co	odes in the i	nstruction	is:	
Part V Compliance Questions  10 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? (See instructions and DOL's Voluntary Fiduciary Correction Program)	b		eature cod	les from the List of Pla	n Char	acteris	tic Cod	des in the in	structions	 ;:	
10 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? (See instructions and DOL's Voluntary Fiduciary Correction Program)											
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 Program)	Par	t V Compliance Questions									
described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)		<u> </u>				Yes	No		Amour	nt	
Program)	а										
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)					10a		X				
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?  e 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.)  f Has the plan failed to provide any benefit when due under the plan?  g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)  h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)  i If 10h was answered "Yes," check the box if you either provided the required notice or one of the	b	Were there any nonexempt transactions with any party-in-interest	t? (Do not	include transactions	10b		X				
by fraud or dishonesty?	C	Was the plan covered by a fidelity bond?			10c		X				
carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	C				10d		X				
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	e	carrier, insurance service, or other organization that provides some	ne or all of	the benefits under	10e		X				
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	f	Has the plan failed to provide any benefit when due under the pla	n?		10f		X				
2520.101-3.)	9					X					
	h		•		10h		X				
	i				10i						

Form 5500-SF (2018)	Page <b>3-</b> 1

Part	VI Pension Funding Compliance			
11	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete (Form 5500) and line 11a below)			Yes No
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 se ERISA?		f	Yes X No
	(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, granting the waiver	and enter Da		of the letter ruling Year
lf y	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	s X 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 control of the PBGC?	he		Yes X No
С	If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan which assets or liabilities were transferred. (See instructions.)	n(s) to		
1	<b>3c(1)</b> Name of plan(s):	(2) EIN(s)		<b>13c(3)</b> PN(s)