

**Form 5500-SF**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation

**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

**2023**

**This Form is Open to Public Inspection**

**Part I Annual Report Identification Information**

For calendar plan year 2023 or fiscal plan year beginning 09/01/2023 and ending 08/31/2024

- A** This return/report is for:  a single-employer plan  a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
- 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** Check box if filing under:  Form 5558  automatic extension  DFVC program  
 special extension (enter description)
- D** If the plan is a collectively-bargained plan, check here ..... ▶
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here ..... ▶

**Part II Basic Plan Information—enter all requested information**

|  |  |              |
|--|--|--------------|
| <b>1a</b> Name of plan<br>KALAMAZOO SYMPHONY ORCHESTRA 403(B) TDA PLAN PLAN 356274   | <b>1b</b> Three-digit plan number (PN) ▶       | 001          |
|  | <b>1c</b> Effective date of plan               | 06/01/1998   |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br>KALAMAZOO SYMPHONY ORCHESTRA<br><br>359 SOUTH KALAMAZOO MALL SUITE 100<br>KALAMAZOO, MI 49007 | <b>2b</b> Employer Identification Number (EIN) | 38-6005710   |
|  | <b>2c</b> Sponsor's telephone number           | 269-349-7759 |
|  | <b>2d</b> Business code (see instructions)     | 711100       |
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor.  | <b>3b</b> Administrator's EIN                  |              |
|  | <b>3c</b> Administrator's telephone number     |              |
| <b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name   | <b>4b</b> EIN                                  |              |
|  | <b>4d</b> PN                                   |              |
| <b>5a</b> Total number of participants at the beginning of the plan year .....   | <b>5a</b>                                      | 15           |
| <b>b</b> Total number of participants at the end of the plan year.....   | <b>5b</b>                                      | 19           |
| <b>c(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....   | <b>5c(1)</b>                                   | 14           |
| <b>c(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....   | <b>5c(2)</b>                                   | 18           |
| <b>d(1)</b> Total number of active participants at the beginning of the plan year.....   | <b>5d(1)</b>                                   | 8            |
| <b>d(2)</b> Total number of active participants at the end of the plan year.....   | <b>5d(2)</b>                                   | 14           |
| <b>e</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....  | <b>5e</b>                                      |              |

**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.

|                  |   |            |  |
|------------------|---|------------|--|
| <b>SIGN HERE</b> | Filed with authorized/valid electronic signature. | 03/20/2025 | JESSICA MALLOW GULLEY  |
|                  | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> | Filed with authorized/valid electronic signature. | 03/20/2025 | JESSICA MALLOW GULLEY  |
|                  | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.).....  Yes  No
- b** 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.).....  Yes  No
- 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  Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year \_\_\_\_\_ (See instructions.)

| <b>Part III Financial Information</b>   |              |                              |                        |
|---|--------------|------------------------------|------------------------|
| <b>7</b> Plan Assets and Liabilities  |              | <b>(a) Beginning of Year</b> | <b>(b) End of Year</b> |
| <b>a</b> Total plan assets .....  | <b>7a</b>    | 165452                       | 249431                 |
| <b>b</b> Total plan liabilities .....   | <b>7b</b>    |                              |                        |
| <b>c</b> Net plan assets (subtract line 7b from line 7a) .....                                      | <b>7c</b>    | 165452                       | 249431                 |
| <b>8</b> Income, Expenses, and Transfers for this Plan Year   |              | <b>(a) Amount</b>            | <b>(b) Total</b>       |
| <b>a</b> Contributions received or receivable from:   |              |                              |                        |
| <b>(1)</b> Employers .....  | <b>8a(1)</b> |                              |                        |
| <b>(2)</b> Participants.....  | <b>8a(2)</b> | 47767                        |                        |
| <b>(3)</b> Others (including rollovers) .....   | <b>8a(3)</b> |                              |                        |
| <b>b</b> Other income (loss).....   | <b>8b</b>    | 39627                        |                        |
| <b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b).....                                  | <b>8c</b>    |                              | 87394                  |
| <b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits)..... | <b>8d</b>    | 3415                         |                        |
| <b>e</b> Certain deemed and/or corrective distributions (see instructions) .                        | <b>8e</b>    |                              |                        |
| <b>f</b> Administrative service providers (salaries, fees, commissions) .....                       | <b>8f</b>    |                              |                        |
| <b>g</b> Other expenses .....   | <b>8g</b>    |                              |                        |
| <b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g) .....  | <b>8h</b>    |                              | 3415                   |
| <b>i</b> Net income (loss) (subtract line 8h from line 8c).....                                     | <b>8i</b>    |                              | 83979                  |
| <b>j</b> Transfers to (from) the plan (see instructions) .....                                      | <b>8j</b>    |                              |                        |

| <b>Part IV Plan Characteristics</b> |   |
|-------------------------------------|---|
| <b>9a</b>                           | If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:<br>2M |
| <b>b</b>                            | If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:       |

| <b>Part V Compliance Questions</b>  |            |            |           |               |
|---|------------|------------|-----------|---------------|
| <b>10</b> During the plan year:   |            | <b>Yes</b> | <b>No</b> | <b>Amount</b> |
| <b>a</b> 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>10a</b> |            | X         |               |
| <b>b</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.).....   | <b>10b</b> |            | X         |               |
| <b>c</b> Was the plan covered by a fidelity bond? .....   | <b>10c</b> |            | X         |               |
| <b>d</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....   | <b>10d</b> |            | X         |               |
| <b>e</b> 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.).....  | <b>10e</b> |            | X         |               |
| <b>f</b> Has the plan failed to provide any benefit when due under the plan? .....  | <b>10f</b> |            | X         |               |
| <b>g</b> Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) .....  | <b>10g</b> |            | X         |               |
| <b>h</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....  | <b>10h</b> |            | X         |               |
| <b>i</b> If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.....  | <b>10i</b> |            |           |               |

**Part VI Pension Funding Compliance**

**11** Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below.  Yes  No

**a** Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 ..... **11a**

**b** **PBGC missed contribution reporting requirements.** If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

- Yes.
- No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
- No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
- No. Other. Provide explanation \_\_\_\_\_

**12** Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? .....  Yes  No  
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

**a** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. .... Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**If 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**

**c** 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**

**e** 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  No

**a** 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  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.)

| <b>13c(1)</b> Name of plan(s): | <b>13c(2)</b> EIN(s) | <b>13c(3)</b> PN(s) |
|--------------------------------|----------------------|---------------------|
|                                |                      |                     |

**Part VIII IRS Compliance Questions**

**14a** Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?  Yes  No

**14b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

- Design-based safe harbor method
- "Prior year" ADP test
- "Current year" ADP test
- N/A

**15** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter \_\_\_/\_\_\_/\_\_\_ (MM/DD/YYYY) and the Opinion Letter serial number \_\_\_\_\_.

### Form 5500 Return Summary

For calendar year 2024, or tax year beginning 09/01/2023, and ending 08/31/2024

KALAMAZOO SYMPHONY ORCHESTRA 403(B) TDA PLAN PLAN 001  
#356274

KALAMAZOO SYMPHONY ORCHESTRA                      \*\*-\*\*\*5710

#### Fund Reconciliation

| Balance Sheet   | Beginning of Year |         | End of Year |
|---|-------------------|---------|-------------|
| Total assets  | 165,452           |         | 249,431     |
| Total liabilities   | 0                 |         | 0           |
| <b>Equity (Fund balance)</b>  | 165,452           | 165,452 | 249,431     |
|   |                   |         |             |
| <b>Income Statement</b>   |                   |         |             |
| Income  | 39,627            |         |             |
| Contributions   | 47,767            |         |             |
| <b>Total income</b>   | 87,394            |         |             |
| Expenses  | 0                 |         |             |
| Distributions   | 3,415             |         |             |
| <b>Total deductions</b>   | 3,415             |         |             |
| <b>Net transfers</b>  |                   | 0       |             |
| <b>EOY fund balance per income statement</b>                              |                   |         | 249,431     |
|   |                   |         |             |
| <b>Fund balance difference between balance sheet and income statement</b> |                   |         |             |

#### Participant Reconciliation

|                         | Financial Statement - Participant Statement = | Difference |
|-------------------------|---|------------|
| BOY fund balance        | 165,452                                       | 0          |
| Net increase / decrease | 83,979  | 0          |
| Company contributions   | 0   | 0          |
| EOY fund balance        | 249,431                                       | 0          |

#### Miscellaneous Information

Amended return \_\_\_\_\_

Number of active participants at end of year 19

Return Due Date 03/31/2025

**Kalamazoo Symphony Orchestra  
359 South Kalamazoo Mall Suite 100  
Kalamazoo, MI 49007**

**Summary Annual Report for the  
Kalamazoo Symphony Orchestra 403(B) TDA Plan Plan  
#356274**

This is the summary annual report for the Kalamazoo Symphony Orchestra 403(B) TDA Plan Plan #356274, EIN \*\*-\*\*\*5710, Plan number 001 for the period September 1, 2023 to August 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The U.S. Department of Labor's regulations require that an independent qualified public accountant audit the plan's financial statements unless certain conditions are met for the audit requirement to be waived. This plan met the audit waiver conditions for the year ended August 31, 2024 and therefore has not had an audit performed. Instead, the following information is provided to assist you in verifying that the assets reported in the Form 5500 were actually held by the plan.

The plan's assets were either qualifying employer securities, loans to participants, or held in individual participant accounts with investments directed by participants and beneficiaries and with account statements from regulated financial institutions furnished to the participant or beneficiary at least annually.

Your rights to additional information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Kalamazoo Symphony Orchestra, who is the plan administrator, 359 South Kalamazoo Mall Suite 100, Kalamazoo, MI, 49007, 269-349-7759. These portions of the report are furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions or the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Kalamazoo Symphony Orchestra  
Plan Sponsor

359 South Kalamazoo Mall Suite 100  
Kalamazoo, MI 49007  
\*\*\_\*\*\*5710

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room  
Room N-1513  
Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

**Form 5500-SF**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**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

**2024**

**This Form is Open to Public Inspection**

**Part I Annual Report Identification Information**

For calendar plan year 2024 or fiscal plan year beginning 09/01/2023 and ending 08/31/2024

- A** This return/report is for:  a single-employer plan  a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
- 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** Check box if filing under:  Form 5558  automatic extension  DFVC program  
 special extension (enter description)
- D** If the plan is a collectively-bargained plan, check here
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here

**Part II Basic Plan Information—enter all requested information**

|  |  |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
|--|--|-----------|----|-----------|----|--------------|----|--------------|----|--------------|---|--------------|----|-----------|---|
| <p><b>1a</b> Name of plan<br/>KALAMAZOO SYMPHONY ORCHESTRA 403(B) TDA PLAN PLAN<br/>#356274</p>  | <p><b>1b</b> Three-digit plan number (PN) ▶ 001</p>  |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <p><b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br/>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br/>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br/>KALAMAZOO SYMPHONY ORCHESTRA<br/><br/>359 SOUTH KALAMAZOO MALL SUITE 100<br/><br/>KALAMAZOO MI 49007</p>  | <p><b>1c</b> Effective date of plan<br/>06/01/1998</p> <p><b>2b</b> Employer Identification Number<br/>(EIN) **-***5710</p> <p><b>2c</b> Sponsor's telephone number<br/>269-349-7759</p> <p><b>2d</b> Business code (see instructions)<br/>711100</p>  |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <p><b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor.</p>   | <p><b>3b</b> Administrator's EIN</p> <p><b>3c</b> Administrator's telephone number</p>   |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <p><b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.</p> <p><b>a</b> Sponsor's name<br/><b>c</b> Plan Name</p>   | <p><b>4b</b> EIN</p> <p><b>4d</b> PN</p>   |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <p><b>5a</b> Total number of participants at the beginning of the plan year</p> <p><b>b</b> Total number of participants at the end of the plan year</p> <p><b>c(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)</p> <p><b>c(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)</p> <p><b>d(1)</b> Total number of active participants at the beginning of the plan year</p> <p><b>d(2)</b> Total number of active participants at the end of the plan year</p> <p><b>e</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested</p> | <table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 80%;"><b>5a</b></td><td style="text-align: right;">15</td></tr> <tr><td><b>5b</b></td><td style="text-align: right;">19</td></tr> <tr><td><b>5c(1)</b></td><td style="text-align: right;">14</td></tr> <tr><td><b>5c(2)</b></td><td style="text-align: right;">18</td></tr> <tr><td><b>5d(1)</b></td><td style="text-align: right;">8</td></tr> <tr><td><b>5d(2)</b></td><td style="text-align: right;">14</td></tr> <tr><td><b>5e</b></td><td style="text-align: right;">0</td></tr> </table> | <b>5a</b> | 15 | <b>5b</b> | 19 | <b>5c(1)</b> | 14 | <b>5c(2)</b> | 18 | <b>5d(1)</b> | 8 | <b>5d(2)</b> | 14 | <b>5e</b> | 0 |
| <b>5a</b>  | 15   |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <b>5b</b>  | 19   |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <b>5c(1)</b>   | 14   |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <b>5c(2)</b>   | 18   |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <b>5d(1)</b>   | 8  |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <b>5d(2)</b>   | 14   |           |    |           |    |              |    |              |    |              |   |              |    |           |   |
| <b>5e</b>  | 0  |           |    |           |    |              |    |              |    |              |   |              |    |           |   |

**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.

|                  |                                    |                |  |
|------------------|------------------------------------|----------------|--|
| <b>SIGN HERE</b> |                                    | <u>2/25/25</u> | JESSICA MALLOW GULLEY  |
|                  | Signature of plan administrator    | Date           | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |                                    | <u>3/25/25</u> | JESSICA MALLOW GULLEY  |
|                  | Signature of employer/plan sponsor | Date           | Enter name of individual signing as employer or plan sponsor |

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)  Yes  No
- b** 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.)  Yes  No
- 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  Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year \_\_\_\_\_ (See instructions.)

| Part III Financial Information |   |              | (a) Beginning of Year | (b) End of Year |
|--------------------------------|---|--------------|-----------------------|-----------------|
| <b>7</b>                       | Plan Assets and Liabilities   |              |                       |                 |
| <b>a</b>                       | Total plan assets   | <b>7a</b>    | 165452                | 249431          |
| <b>b</b>                       | Total plan liabilities  | <b>7b</b>    |                       |                 |
| <b>c</b>                       | Net plan assets (subtract line 7b from line 7a)                                       | <b>7c</b>    | 165452                | 249431          |
| <b>8</b>                       | Income, Expenses, and Transfers for this Plan Year                                    |              | (a) Amount            | (b) Total       |
| <b>a</b>                       | Contributions received or receivable from:  |              |                       |                 |
|                                | (1) Employers   | <b>8a(1)</b> | 0                     |                 |
|                                | (2) Participants  | <b>8a(2)</b> | 47,767                |                 |
|                                | (3) Others (including rollovers)  | <b>8a(3)</b> | 0                     |                 |
| <b>b</b>                       | Other income (loss)   | <b>8b</b>    | 39,627                |                 |
| <b>c</b>                       | Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)                                  | <b>8c</b>    |                       | 87,394          |
| <b>d</b>                       | Benefits paid (including direct rollovers and insurance premiums to provide benefits) | <b>8d</b>    | 3,415                 |                 |
| <b>e</b>                       | Certain deemed and/or corrective distributions (see instructions)                     | <b>8e</b>    |                       |                 |
| <b>f</b>                       | Administrative service providers (salaries, fees, commissions)                        | <b>8f</b>    |                       |                 |
| <b>g</b>                       | Other expenses  | <b>8g</b>    |                       |                 |
| <b>h</b>                       | Total expenses (add lines 8d, 8e, 8f, and 8g)   | <b>8h</b>    |                       | 3,415           |
| <b>i</b>                       | Net income (loss) (subtract line 8h from line 8c)                                     | <b>8i</b>    |                       | 83,979          |
| <b>j</b>                       | Transfers to (from) the plan (see instructions)                                       | <b>8j</b>    |                       |                 |

| Part IV Plan Characteristics |   |
|------------------------------|---|
| <b>9a</b>                    | If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:<br>2M |
| <b>b</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 |  | Yes | No | Amount |
|-----------------------------|--|-----|----|--------|
| <b>10</b>                   | During the plan year:  |     |    |        |
| <b>a</b>                    | 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) |     | X  |        |
| <b>b</b>                    | Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)  |     | X  |        |
| <b>c</b>                    | Was the plan covered by a fidelity bond?   |     | X  |        |
| <b>d</b>                    | Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?   |     | X  |        |
| <b>e</b>                    | 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.)   |     | X  |        |
| <b>f</b>                    | Has the plan failed to provide any benefit when due under the plan?  |     | X  |        |
| <b>g</b>                    | Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)  |     | X  |        |
| <b>h</b>                    | If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)  |     | X  |        |
| <b>i</b>                    | If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3   |     |    |        |

**Part VI Pension Funding Compliance**

**11** Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below  Yes  No

**a** Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a**

**b PBGC missed contribution reporting requirements.** If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:  
 Yes.  
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.  
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.  
 No. Other. Provide explanation \_\_\_\_\_

**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.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.  Yes  No

**a** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**If 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**

**c** 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**

**e** 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  No

**a** 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  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.)

| <b>13c(1)</b> Name of plan(s): | <b>13c(2)</b> EIN(s) | <b>13c(3)</b> PN(s) |
|--------------------------------|----------------------|---------------------|
|                                |                      |                     |

**Part VIII IRS Compliance Questions**

**14a** Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?  Yes  No

**14b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

- Design-based safe harbor method
- "Prior year" ADP test
- "Current year" ADP test
- N/A

**15** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of Opinion Letter (MM/DD/YYYY) and the Opinion Letter serial number \_\_\_\_\_