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**YOUR LOGO  
COMPANY**

# **Sample Valuation Corporation Employees Profit Sharing Plan**

## **ANNUAL PLAN VALUATION**

(Accrual Basis)

01/01/2017 through 12/31/2017

*Prepared By*



### **Notice**

In performing your plan's valuation and any compliance testing, we have relied on employee data, compensation, contribution history and other information provided by you or your designated agents, and financial information furnished by the Trustee (directly or through a financial institution). We did not audit the information provided. Please review this report and any accompanying items to insure there are no omissions, errors or misstatements, and notify us of any discrepancies. This report should be kept as part of the plan's permanent records. We sincerely appreciate this opportunity to serve you. Please call if there are any questions about this report or the plan.

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## **PRIVACY POLICY**

TPA's (Third Party Administrators), like providers of financial services, are now required by law to inform their clients of their policies regarding privacy of client information. TPA's have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by law. Therefore, we have always protected your right to privacy.

We are committed to protecting the personal information entrusted to us. The purpose of this notice is to let you know how we treat personal information about current and former customers.

We do not sell any information about current or former customers. We do not sell the fact that you are our customer or customer lists.

## **TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT**

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. If we request this information from you, it is for establishing a retirement plan. We do not disclose or share this information with any party other than the financial company you selected, broker or similar entity in order to establish the retirement plan on your behalf.

## **PARTIES TO WHOM WE DISCLOSE INFORMATION**

For current and former clients, we do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees and, in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of information being shared.

## **PROTECTING THE CONFIDENTIALITY AND SECURITY OF CURRENT AND FORMER CLIENTS' INFORMATION**

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional standards. Any information sent electronically uses the highest level of encryption according to the latest industry standards. We suggest that our clients use the same level of encryption when sending data to us.

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Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality financial and administrative services are very important to us.

1. Plan Spec Summary

# Sample Valuation Profit Sharing Plan



P: ( \_\_\_\_\_ )  
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Trustee(s):

Primary Contact(s):

## Plan Summary Highlights

- Plan Type: 401(k) Safe Harbor 3% Non-Elective (NEC) – New Comparability Profit Sharing
- Plan Eligibility/Entry: Age 21; 12 Months, 1000 Hours (Enter the next January 1<sup>st</sup> or July 1<sup>st</sup>)
- Employer Contributions:
- Safe Harbor 3% Non-Elective (NEC) and 2% Profit Sharing
  - No Last Day work requirements for employer contributions
  - Profit Sharing New Comparability Defined Groups:
    - Owner Group
    - Non-Key HCE
    - Employees

Safe Harbor NEC											
Employee	0%	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
Employer	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%

Vesting Schedules:

Contribution Type	Years of Vesting Service					
	1	2	3	4	5	6
Profit Sharing	0%	0%	100%	100%	100%	100%
Safe Harbor	100%	100%	100%	100%	100%	100%
Deferral Pre-Tax or Roth	100%	100%	100%	100%	100%	100%

Distribution Notes: Financial Hardship distributions available (employee \$ only – Roth excluded)

- Other Notes:
- Contributions are submitted quarterly and trued up at year end
  - PPC will submit contributions based on the calculations of the plan sponsor  
CPA Company Name and Plan Name change in 2000

## Consulting Services Team

Investment Recordkeeper	Plan Advisors	Third Party Administrator
<p><b>Any Vendor</b>                      Contract #xxxxx Enrollment Access #xxxxxx                      P: (800) 333-0963 x1                      F: (866) 377-8846 (enrollment forms)                      F: (866) 377-9577 (all other forms)                      Sponsor = m</p>	<p><b>Generic Advisors</b>                      R.                      P:                      F: (                      E:</p>	<p><b>Pension Plan Consultants LLC</b>  <b>Jim Jesikiewicz</b>                      P: (484) 636-3421                      F: (877) 626-7576                      E: Jim@PPC-TPA.com                      www.PPC-TPA.com</p> <div style="text-align: right; margin-top: 20px;"> </div>

## 2. Census

# Employee Census

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

Key	Percent Owner	- SVC -		Gender	Ages			Dates				Compensation	Hours Worked	HCE	OEX
		PS	FS		PA	AA	RA	Birth	Hire	Part	Retire				
		1	0	M	0	37	0	0x/29/79	10/17/16			\$7,260.00	1,001.00		
		2	30	F	34	34	65	03/02/x2	07/13/15	08/15/16	03/02/47	\$36,821.93	1,001.00		
		6	30	M	25	35	65	11/29/x1	09/24/12	07/01/07	11/29/46	\$52,400.08	1,001.00		
		-- excluded - collectively bargained													
		2	0	M	0	21	0	07/07/x5	08/04/14			\$17,493.55	1,001.00		
		-- terminated 2/19/2016 ineligible - age/svc													
		1	0	M	0	30	0	12/04/8x	08/31/15			\$2,548.58	499.00		
		-- new participant													
		2	27	M	37	37	65	01/0x/x9	03/17/15	08/15/16	01/04/44	\$58,968.69	1,001.00		
		<b>J.</b> -- excluded - collectively bargained													
		3	0	M	0	45	0	04/02/xx	09/14/14			\$63,652.49	1,001.00		
		-- excluded - collectively bargained													
		2	0	M	0	48	0	04/26/xx	06/26/15			\$58,363.86	1,001.00		
		-- ineligible - minimum service													
		0	0	M	0	30	0	0s/03/xx	11/28/16			\$1,729.00	499.00		
		-- excluded - collectively bargained													
		11	0	M	0	46	0	04/06/70	06/05/06			\$41,300.17	1,001.00		
		<b>E</b> -- new participant													
		2	23	F	41	41	65	03/13/95	07/27/15	08/15/16	03/13/40	\$46,500.02	1,001.00		
		9	3	M	53	62	65	08/17/94	08/18/07	04/01/08	08/17/19	\$73,213.20	1,001.00		
		42	0	M	23	64	65	01/30/92	07/01/75	07/01/75	01/30/17	\$49,826.04	1,001.00		
		-- new participant													
		2	20	F	45	45	65	08/06/91	06/08/15	08/15/16	08/06/36	\$100,000.04	1,001.00		
		-- ineligible - minimum service													
		0	0	M	0	28	0	01/17/88	09/19/16			\$6,923.52	501.00		
		-- terminated 6/10/2016 ineligible - age/svc													
		0	0	F	0	25	0	04/05/91	03/04/16			\$8,492.30	499.00		
		-- excluded - collectively bargained													
		3	0	M	0	53	0	04/25/93	09/01/14			\$62,507.48	1,001.00		
		-- ineligible - minimum service, anticipated participation 8/15/2017													
		1	0	M	0	26	0	04/20/90	04/11/16			\$21,748.81	1,001.00		
		-- terminated 6/10/2016 ineligible - coll barg													
		2	0	M	0	31	0	07/02/95	05/05/15			\$22,570.70	1,001.00		
		-- terminated 3/24/2016 ineligible - age/svc													
		0	0	M	0	44	0	10/25/72	03/15/16			\$808.99	40.00		
		-- new participant													
		2	28	F	36	36	65	01/21/80	02/16/15	02/15/16	01/21/45	\$52,486.88	1,001.00		

# Employee Census

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

Key	Percent Owner	- SVC -		Gender	— Ages —			— Dates —				Compensation	Hours Worked	HCE	OEX
		PS	FS		PA	AA	RA	Birth	Hire	Part	Retire				
-- terminated 2/9/2011 in prior year															
	15	0		M	21	39	65	05/06/97	03/07/96	07/01/98	05/06/42	\$0.00			
-- ineligible - minimum service, anticipated participation 8/15/2017															
	1	0		M	0	35	0	12/29/91	04/29/16			\$20,769.30	1,001.00		
-- terminated 3/30/2016 ineligible - coll barg															
	1	0		M	0	47	0	05/12/99	08/27/15			\$6,667.50	501.00		
	13			M	40	52	65	08/23/94	01/03/05	07/01/05	08/23/29	\$139,500.06	1,001.00	Y	
-- terminated 3/29/2016 ineligible - coll barg															
	1	0		M	0	37	0	02/07/99	12/03/15			\$7,233.34	501.00		
-- terminated 11/20/2016 ineligible - age/svc															
	0	0		F	0	56	0	11/29/90	09/19/16			\$2,124.63	499.00		
-- excluded - collectively bargained															
	4	0		M	0	40	0	05/16/96	04/22/13			\$55,987.60	1,001.00		
-- terminated 11/21/2016 ineligible - coll barg															
	2	0		M	0	39	0	10/25/97	11/02/15			\$50,692.67	1,001.00		
-- excluded - collectively bargained															
	11	0		M	0	57	0	03/26/99	02/20/06			\$48,279.29	1,001.00		
-- terminated 6/13/2016 ineligible - age/svc															
	0	0		F	0	47	0	02/24/69	03/07/16			\$16,052.94	499.00		
-- terminated 8/11/2016 ineligible - age/svc															
	0	0		M	0	32	0	08/31/84	02/25/16			\$13,920.28	499.00		
-- excluded - collectively bargained															
	9	0		M	0	42	0	04/08/74	08/03/08			\$36,907.85	1,001.00		
-- new participant															
	3	34		F	29	30	65	01/03/86	09/29/14	01/01/16	01/03/51	\$25,101.15	1,001.00		
-- terminated 9/6/2016 ineligible - coll barg															
	2	0		N	0	31	0	09/15/85	04/20/15			\$24,158.44	1,001.00		
	Y	50.00	35	6	M	35	59	65	06/17/57	07/01/82	01/01/93	06/17/22	\$70,622.16	1,001.00	Y
<b>am</b>															
	Y	50.00	19	16	M	30	48	65	01/09/68	07/01/98	09/01/98	01/09/33	\$255,947.70	1,001.00	Y
-- terminated 1/30/2015 in prior year															
	3	0		F	51	54	65	03/02/62	10/08/12	01/01/14	03/02/27	\$0.00			
-- new participant															
	2	36		F	28	29	65	08/28/87	02/02/15	02/15/16	08/28/52	\$52,884.67	1,001.00		
-- excluded - collectively bargained															
	6	0		M	0	40	0	09/09/76	11/09/10			\$34,883.19	1,001.00		
-- excluded - collectively bargained															
	34	0		M	0	63	0	09/10/53	09/21/82			\$42,241.55	1,001.00		
-- terminated 1/18/2016 ineligible - coll barg															
	0	0		M	0	25	0	04/19/91	08/10/15			\$1,129.77	499.00		



# Employee Census

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

Key	Percent Owner	- SVC -		Gender	— Ages —			———— Dates —————				Compensation	Hours Worked	HCE	OEX	
		PS	FS		PA	AA	RA	Birth	Hire	Part	Retire					
-- terminated 3/31/2017 ineligible - age/svc																
	2	0		F	0	48	0	01/26/68	09/14/15				\$21,538.40	1,001.00		
-- ineligible - minimum service																
	0	0		M	0	39	0	03/27/77	11/28/16				\$1,783.66	499.00		
	9	27		M	30	37	65	01/04/79	12/02/08	04/01/09	01/04/44		\$50,499.98	1,001.00		
	25	0		F	46	70	65	06/24/46	08/19/91	07/01/92	06/24/11		\$43,715.64	1,001.00		
	6	28		M	32	37	65	09/25/79	02/28/11	07/01/12	09/25/44		\$64,336.35	1,001.00		
	7	11		F	48	54	65	07/28/62	03/23/10	07/01/11	07/28/27		\$72,005.96	1,001.00		
. -- terminated 6/23/2017 ineligible - age/svc																
	0	0		M	0	46	0	12/10/70	02/09/16				\$10,236.99	501.00		
-- terminated 1/8/2017 ineligible - age/svc																
	1	0		F	0	47	0	01/15/69	09/21/15				\$2,250.00	499.00		
<b>T</b> -- terminated 8/2/2017 ineligible - age/svc																
	2	0		F	0	22	0	12/03/94	10/12/15				\$17,611.76	1,001.00		
-- terminated 10/3/2017 ineligible - coll barg																
	0	0		M	0	37	0	01/30/79	09/19/16				\$2,307.83	499.00		
- ineligible - minimum service																
	0	0		M	0	48	0	05/06/68	05/23/16				\$16,428.34	501.00		
-- less than required hours																
	3	14		F	47	51	65	09/08/65	06/25/12	08/15/13	09/08/30		\$14,400.00	499.00		
-- ineligible - minimum service, anticipated participation 8/15/2017																
	1	0		M	0	30	0	12/10/86	03/01/16				\$40,609.30	1,001.00		
	4	20		F	42	44	65	02/19/72	07/08/13	08/15/14	02/19/37		\$71,500.06	1,001.00		

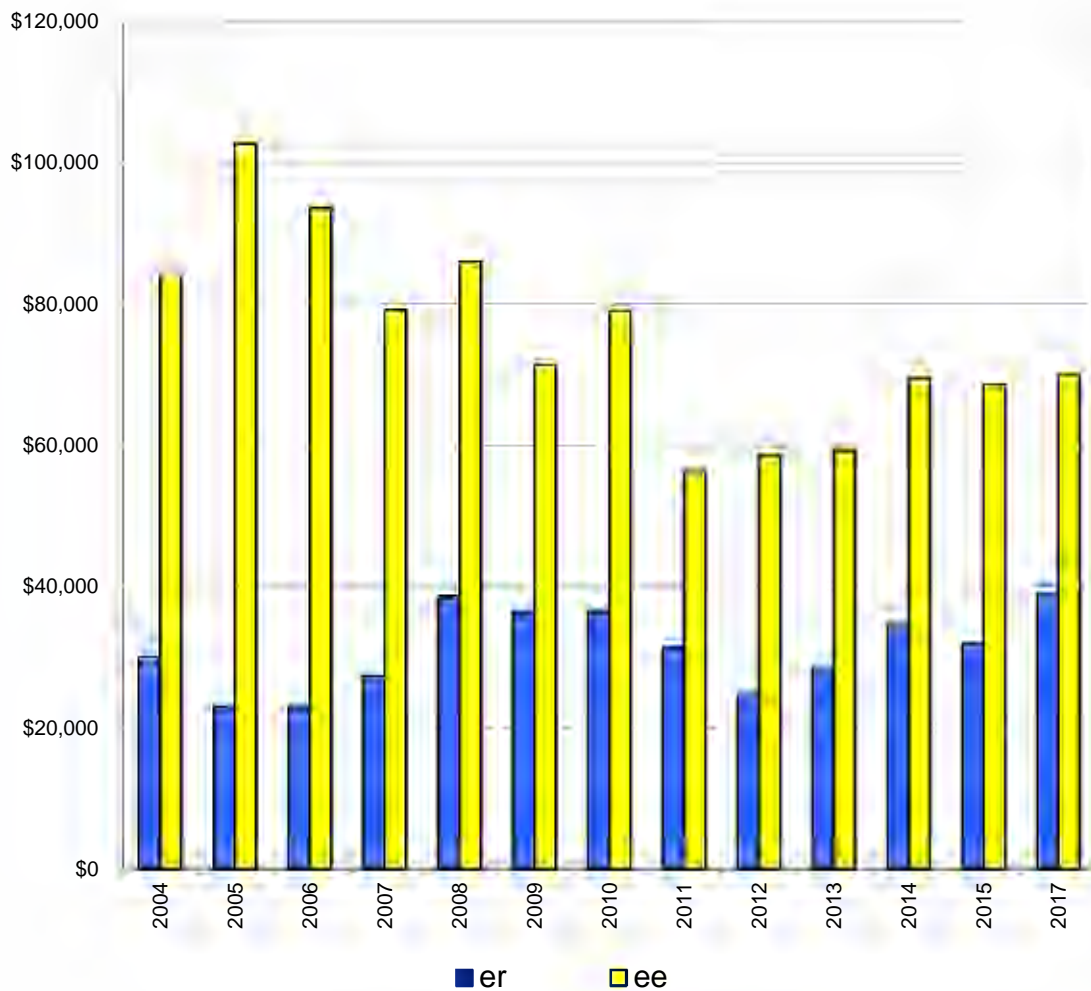
Participants at Beginning of Plan Year	14	Census Count	56
New Participants on First Day of Year	1	Total Compensation	\$1,119,944.69
New Participants During Year	6		
Retired or Separated Without Any Future Benefits	0		
Participants at End of Year	21		

<b>Key:</b>	
AA=Attained Age	PA=Participation Age
FS=Future Service	PS=Past Service
HCE=Highly Compensated Employee	RA=Retirement Age
OEX=Otherwise Excludable	

### 3. Financials

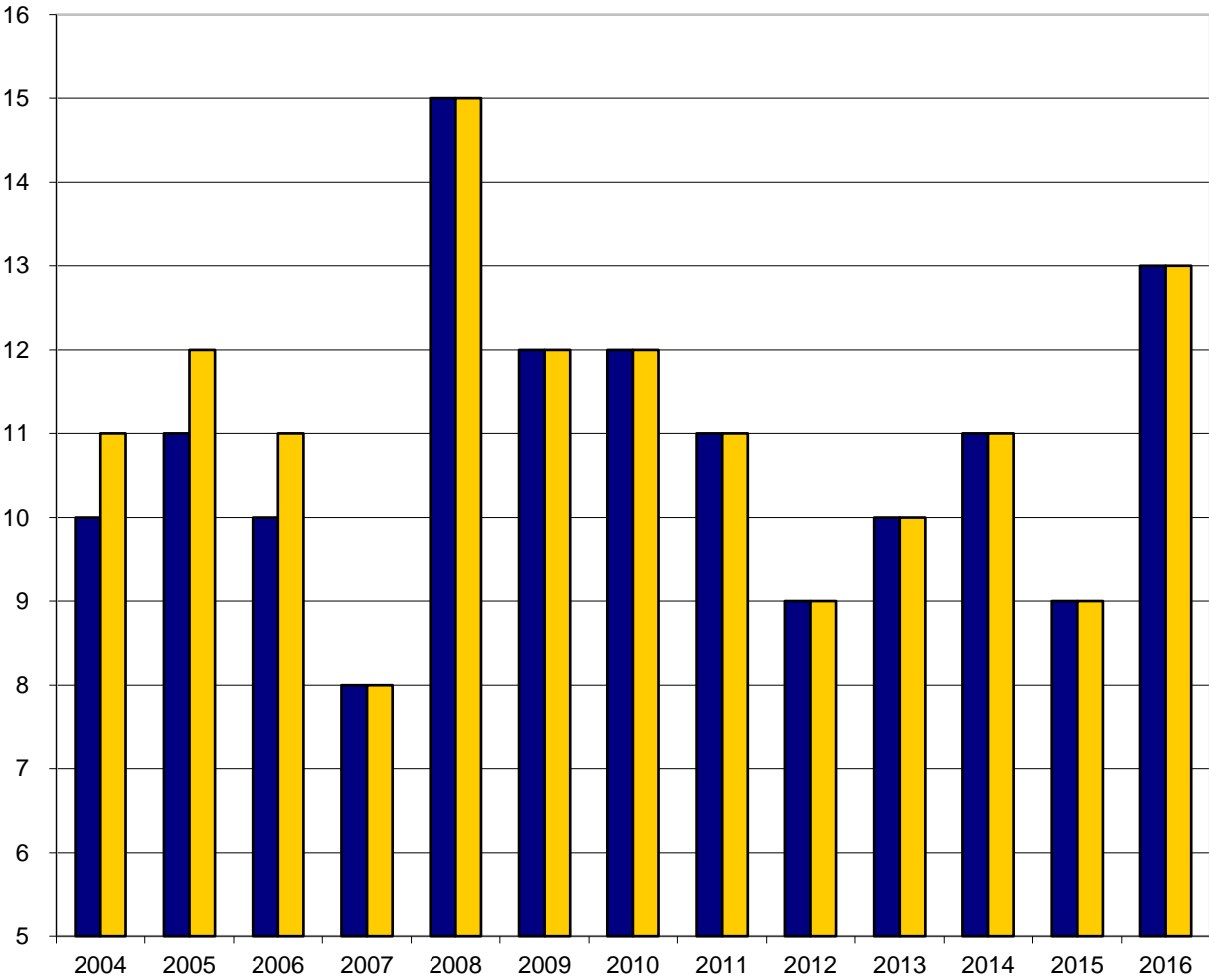
**Sample Val. Corporation  
Employees Profit Sharing Plan  
Contribution Analysis (Accrual Method)**

Year	Employer Contributions	Employee Contributions
2004	33,000	93,982
2005	33,000	102,686
2006	33,000	93,577
2007	33,300	99,141
2008	33,640	95,992
2009	33,560	91,434
2010	33,582	98,980
2011	33,313	96,264
2012	33,701	98,613
2013	33,493	99,310
2014	33,526	99,554
2015	33,876	98,611
2017	33,070	69,999



# Sample Val. Corporation Employees Profit Sharing Plan Participation Analysis

Year	Participants	
	Employer	Deferring
2004	10	11
2005	11	12
2006	10	11
2007	8	8
2008	15	15
2009	12	12
2010	12	12
2011	11	11
2012	9	9
2013	10	10
2014	11	11
2015	9	9
2016	13	13

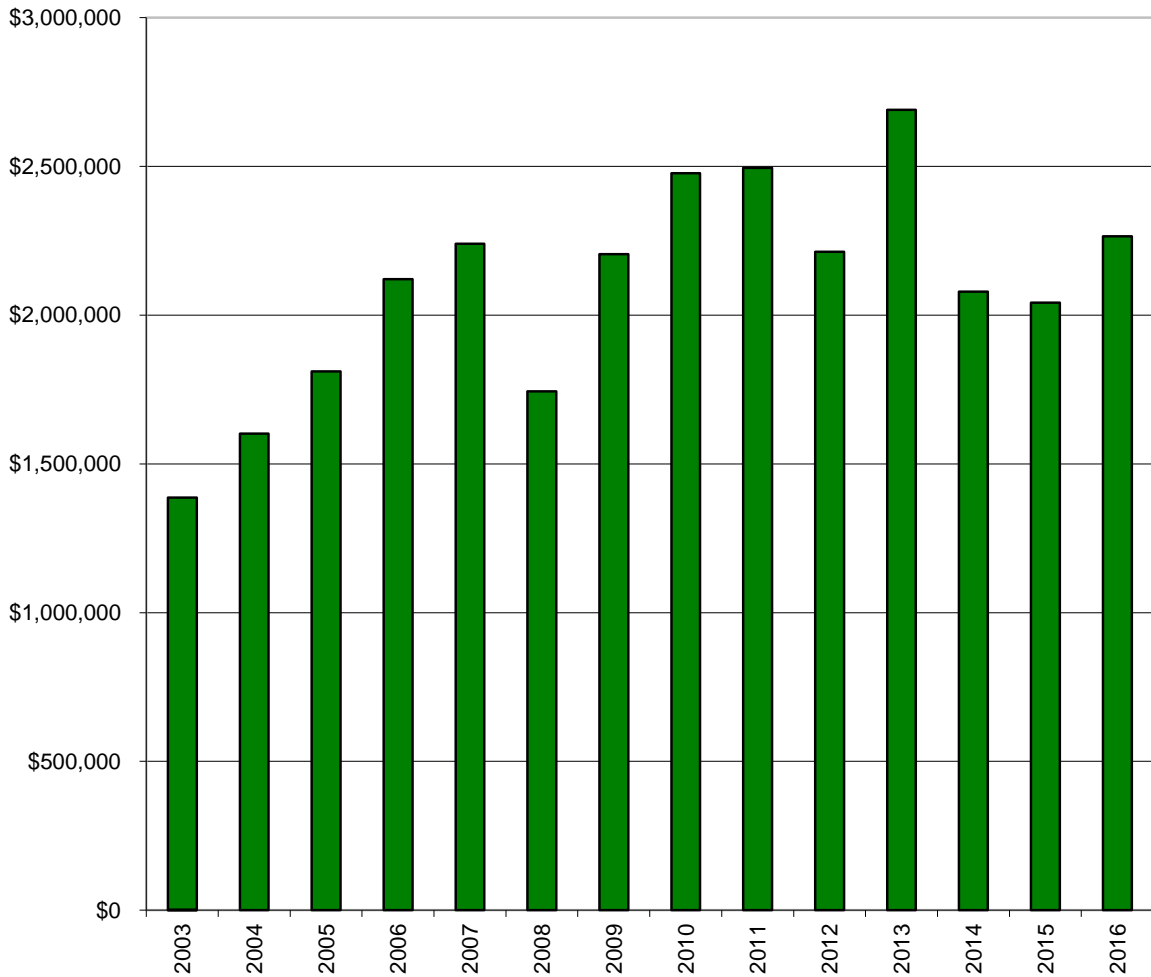


**Sample Val. Corporation Employees  
Profit Sharing Plan  
Ending Balance Analysis (Accrual Method)**

<u>Plan Year</u>	<u>End of Year Balance</u>
2003	1,986,658
2004	1,901,614
2005	2,810,284
2006	2,921,298
2007	2,939,831
2008	2,943,239
2009	2,905,338
2010	2,979,464
2011	2,995,314
2012	2,293,066
2013	2,699,949
2014	2,978,831
2015	2,942,247
2016	2,964,616

Large Distributions Taken

Large Distributions Taken



**Retirement Savings Plan  
2018 Plan Year**

**Valuation of Assets**

Plan Investments American Funds	\$149,132.57
Plan Loans to Participants	\$12,305.12
Total Assets	\$161,437.69
Due and Unpaid Benefits (Receivable)	\$0.00
Total Liabilities	\$0.00
Net: Valuation of Assets	\$161,437.69

**Summary of Plan Operations**

Account Balances, End of Prior Year	\$146,588.60
<b>+</b>	
Employer Contributions 1	\$9,309.58
Employer Contributions 2	\$0.00
Employee Contributions Pre-Tax	\$10,194.37
Employee Contributions Roth	\$3,759.45
Rollover Contributions	\$0.00
Earnings (Realized/Unrealized) Gain	\$0.00
Other Income Div	\$5,506.48
Loan Interest	\$841.46
	<hr/>
<b>Total Increases:</b>	\$29,611.34
<b>-</b>	
Distributions to Participants	\$0.00
Corrective Distributions	\$0.00
Loss (Realized/Unrealized) Loss	(\$14,662.25)
Fees	(\$100.00)
Other Expenses:	\$0.00
	<hr/>
<b>Total Decreases:</b>	(\$14,762.25)
Net Gain / Loss for the Plan Year	\$14,849.09
Account Balances, End of Year	<hr/> \$161,437.69

**Retirement Savings Plan  
2018 Plan Year**

**Financial Summary**

**Investments:**

	Beginning Balance	Contributions	Withdrawals	Loan Payments	Loan Withdrawals	Gain/Loss	Transfers	Fees	Ending Balance
American Funds	127,088.60	23,263.40	0.00	0.00	0.00	-9,155.77	8,036.34	-100.00	149,132.57
Loans (if separate)	19,500.00	0.00	0.00	-8,036.34	0.00	841.46	0.00	0.00	12,305.12
Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL for 5500</b>	<b>146,588.60</b>	<b>23,263.40</b>	<b>0.00</b>	<b>-8,036.34</b>	<b>0.00</b>	<b>-8,314.31</b>	<b>8,036.34</b>	<b>-100.00</b>	<b>161,437.69</b>

**Contributions:**

	Employee	Employer	Rollover	Total
American Funds	13,953.82	9,309.58	0.00	23,263.40
plus current year receivable	0.00	0.00	0.00	0.00
less prior year receivable	0.00	0.00	0.00	0.00
<b>on Form 5500</b>	<b>13,953.82</b>	<b>9,309.58</b>	<b>0.00</b>	<b>23,263.40</b>

**Notes/Comments:**

## Sample Val. 401k 2017 Safe Harbor Matching Contribution

	First	Last Name	Hrs	Comp	E	Term Date	Job Class	Pre-Tax Deferrals	After-Tax Roth	0.0%	Safe Harbor Match	0.0%	
22			C	\$42,241.55	E		Union-CB	\$0.00	\$0.00	0.0%	\$0.00	0.0%	
23			A	\$1,129.77	T	1/18/2017	Union-CB	\$0.00	\$0.00	0.0%	\$0.00	0.0%	
24			A	\$1,783.66	E		Union-CB	\$0.00	\$0.00	0.0%	\$0.00	0.0%	
25			B	\$10,236.99	T	6/23/2017	Union-CB	\$0.00	\$0.00	0.0%	\$0.00	0.0%	
26			A	\$2,307.83	T	10/3/2017	Union-CB	\$0.00	\$0.00	0.0%	\$0.00	0.0%	
27			B	\$16,428.34	E		Union-CB	\$0.00	\$0.00	0.0%	\$0.00	0.0%	
28			C	\$40,609.30	E		Union-CB	\$0.00	\$0.00	0.0%	\$0.00	0.0%	
			<u>2,119,944.69</u>			<u>88,709.54</u>			<u>34389.39</u>		<u>xx,070.14</u>		
								Total Accrued Contribution:			<u>xx,070.14</u>		
								13		4			

Hours of Service may be entered by indicating one of the three options: **A**-499 or less; **B**-500 to 999; **C**-1000 or more



**Account Balance Statement By Investment**  
**Sample Val. Corporation Employees Profit Sharing Plan**  
For the plan year 01/01/2017 through 12/31/2017

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	Vested Amount
<b>Totals for each investment:</b>							
ABC	7,008,811.37	605,161.36	64,998.93	0.00	-57,425.37	7,225,546.29	7,225,546.29
Receivable	33,435.75	0.00	39,070.15	0.00	-33,435.75	39,070.15	39,070.15
<b>Grand Total:</b>	<b>\$7,042,247.12</b>	<b>\$606,161.36</b>	<b>\$409,069.08</b>	<b>\$0.00</b>	<b>-\$90,861.12</b>	<b>\$7,764,616.44</b>	<b>\$7,264,616.44</b>

# Account Balance Statement

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	Vested Percent	Vested Amount
<b>Totals for each account:</b>								
<b>EE After-Tax Roth</b>								
ABC Loan	\$71,183.35	\$6,438.51	\$3,389.39	\$0.00	-\$691.76	\$80,319.49		\$80,319.49
ABC								
<b>EE Pre-Tax Deferrals</b>	\$0.00	\$53.63	\$0.00	\$0.00	\$14,697.08	\$14,750.71		\$14,750.71
ABC	\$7,316,146.80	\$128,596.83	\$66,609.54	\$0.00	-\$67,918.24	\$7,443,434.93		\$7,443,434.93
Receivable	\$1,563.10	\$0.00	\$0.00	\$0.00	-\$1,563.10	\$0.00		\$0.00
Subtotal:	\$7,317,709.90	\$128,596.83	\$66,609.54	\$0.00	-\$69,481.34	\$7,443,434.93		\$7,443,434.93
<b>EE Rollover</b>								
ABC	\$3,944.36	\$662.27	\$0.00	\$0.00	\$2,477.13	\$7,083.76		\$7,083.76
<b>ER Safe Harbor Match</b>								
ABC	\$231,968.82	\$28,821.48	\$0.00	\$0.00	\$420.59	\$261,210.89		\$261,210.89
Receivable	\$31,872.65	\$0.00	\$39,070.15	\$0.00	-\$31,872.65	\$39,070.15		\$39,070.15
Subtotal:	\$263,841.47	\$28,821.48	\$39,070.15	\$0.00	-\$31,452.06	\$300,281.04		\$300,281.04
<b>ER Matching</b>								
ABC	\$180,200.00	\$18,113.72	\$0.00	\$0.00	-\$4,328.94	\$193,984.78		\$193,984.78
<b>ER Profit Sharing</b>								
ABC	\$205,368.04	\$21,474.92	\$0.00	\$0.00	-\$2,081.23	\$224,761.73		\$224,761.73
<b>Grand Total:</b>	\$7,042,247.12	\$204,161.36	\$109,069.08	\$0.00	-\$90,861.12	\$7,264,616.44		\$7,264,616.44

# Account Balance Statement

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	Vested Percent	Vested Amount
<b>XXXXXX.</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	1,502.15	162.98	523.98	0.00	9.82	2,198.93	100	2,198.93
Receivable	33.23	0.00	0.00	0.00	-33.23	0.00	100	0.00
Subtotal:	\$1,535.38	\$162.98	\$523.98	\$0.00	-\$23.41	\$2,198.93	100	\$2,198.93
<b>ER Safe Harbor Match</b>								
ABC	884.78	109.24	0.00	0.00	594.91	1,588.93	100	1,588.93
Receivable	609.77	0.00	523.98	0.00	-609.77	523.98	100	523.98
Subtotal:	\$1,494.55	\$109.24	\$523.98	\$0.00	-\$14.86	\$2,112.91	100	\$2,112.91
Employee Total:	\$3,029.93	\$272.22	\$1,047.96	\$0.00	-\$38.27	\$4,311.84		\$4,311.84
<b>XXXXXXXX -- new participant</b>								
<b>EE Pre-Tax Deferrals</b>								
PCS	0.00	-606.75	3,307.26	0.00	747.22	3,447.73	100	3,447.73
<b>ER Safe Harbor Match</b>								
ABC	0.00	766.18	0.00	0.00	-766.18	0.00	100	0.00
Receivable	0.00	0.00	2,358.75	0.00	0.00	2,358.75	100	2,358.75
Subtotal:	\$0.00	\$766.18	\$2,358.75	\$0.00	-\$766.18	\$2,358.75	100	\$2,358.75
Employee Total:	\$0.00	\$159.43	\$5,666.01	\$0.00	-\$18.96	\$5,806.48		\$5,806.48
<b>EXXXXX -- new participant</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	0.00	-398.87	2,151.96	0.00	538.67	2,291.76	100	2,291.76
<b>ER Safe Harbor Match</b>								
ABC	0.00	554.66	0.00	0.00	-554.66	0.00	100	0.00
Receivable	0.00	0.00	1,767.00	0.00	0.00	1,767.00	100	1,767.00
Subtotal:	\$0.00	\$554.66	\$1,767.00	\$0.00	-\$554.66	\$1,767.00	100	\$1,767.00
Employee Total:	\$0.00	\$155.79	\$3,918.96	\$0.00	-\$15.99	\$4,058.76		\$4,058.76
<b>XXXXXXXXXX -- terminated 12/31/2017 no BIS, with min hours - not yet paid</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	5,306.47	957.25	3,669.38	0.00	32.25	9,965.35	100	9,965.35
Receivable	97.36	0.00	0.00	0.00	-97.36	0.00	100	0.00
Subtotal:	\$5,403.83	\$957.25	\$3,669.38	\$0.00	-\$65.11	\$9,965.35	100	\$9,965.35
<b>ER Safe Harbor Match</b>								
ABC	4,129.60	660.12	0.00	0.00	2,106.62	6,896.34	100	6,896.34
Receivable	2,158.11	0.00	1,993.04	0.00	-2,158.11	1,993.04	100	1,993.04
Subtotal:	\$6,287.71	\$660.12	\$1,993.04	\$0.00	-\$51.49	\$8,889.38	100	\$8,889.38
<b>ER Matching</b>								
ABC	727.53	85.65	0.00	0.00	-7.56	805.62	100	805.62
<b>ER Profit Sharing</b>								
ABC	643.09	75.66	0.00	0.00	-6.70	712.05	100	712.05

# Account Balance Statement

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	Vested Percent	Vested Amount
<b>Fxxxx</b> (cont)								
Employee Total:	\$13,062.16	\$1,778.68	\$5,662.42	\$0.00	-\$130.86	\$20,372.40		\$20,372.40
<b>XXXXXXXX -- new participant</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	0.00	-1,338.88	5,584.56	0.00	1,601.83	5,847.51	100	5,847.51
<b>ER Safe Harbor Match</b>								
ABC	0.00	1,630.55	0.00	0.00	-1,630.55	0.00	100	0.00
Receivable	0.00	0.00	4,000.00	0.00	0.00	4,000.00	100	4,000.00
Subtotal:	\$0.00	\$1,630.55	\$4,000.00	\$0.00	-\$1,630.55	\$4,000.00	100	\$4,000.00
Employee Total:	\$0.00	\$291.67	\$9,584.56	\$0.00	-\$28.72	\$9,847.51		\$9,847.51
<b>XXXXXXXX -- new participant</b>								
<b>EE After-Tax Roth</b>								
PCS	0.00	83.08	1,886.57	0.00	-9.29	1,960.36	100	1,960.36
<b>EE Pre-Tax Deferrals</b>								
ABC	0.00	-618.73	2,451.30	0.00	734.03	2,566.60	100	2,566.60
<b>ER Safe Harbor Match</b>								
ABC	0.00	748.16	0.00	0.00	-748.16	0.00	100	0.00
Receivable	0.00	0.00	2,099.48	0.00	0.00	2,099.48	100	2,099.48
Subtotal:	\$0.00	\$748.16	\$2,099.48	\$0.00	-\$748.16	\$2,099.48	100	\$2,099.48
Employee Total:	\$0.00	\$212.51	\$6,437.35	\$0.00	-\$23.42	\$6,626.44		\$6,626.44
<b>XXXXXXXX -- terminated 2/9/2011 in prior year - not yet paid</b>								
<b>EE After-Tax Roth</b>								
ABC	71,183.35	6,265.69	0.00	0.00	-666.14	76,782.90	100	76,782.90
<b>EE Pre-Tax Deferrals</b>								
ABC	136,436.25	12,009.39	0.00	0.00	-1,276.84	147,168.80	100	147,168.80
<b>ER Safe Harbor Match</b>								
ABC	17,780.34	1,565.07	0.00	0.00	-166.41	19,179.00	100	19,179.00
<b>ER Matching</b>								
ABC	28,359.92	2,496.24	0.00	0.00	-265.45	30,590.71	100	30,590.71
<b>ER Profit Sharing</b>								
ABC	181.76	15.98	0.00	0.00	-1.70	196.04	100	196.04
Employee Total:	\$253,941.62	\$22,352.37	\$0.00	\$0.00	-\$2,376.54	\$273,917.45		\$273,917.45
<b>XXXXXXXX</b>								
<b>Loan</b>								
ABC	0.00	53.63	0.00	0.00	14,697.08	14,750.71	100	14,750.71
<b>EE Pre-Tax Deferrals</b>								
ABC	58,601.13	6,060.24	19,045.44	0.00	-10,461.35	73,245.46	100	73,245.46
Receivable	555.00	0.00	0.00	0.00	-555.00	0.00	100	0.00
Subtotal:	\$59,156.13	\$6,060.24	\$19,045.44	\$0.00	-\$11,016.35	\$73,245.46	100	\$73,245.46
<b>ER Safe Harbor Match</b>								
ABC	16,555.26	1,961.70	0.00	0.00	3,310.08	21,827.04	100	21,827.04

# Account Balance Statement

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	Vested Percent	Amount
<b>XXXXXXX (cont)</b>								
Receivable	6,700.00	0.00	5,580.00	0.00	-6,700.00	5,580.00	100	5,580.00
Subtotal:	\$23,255.26	\$1,961.70	\$5,580.00	\$0.00	-\$3,389.92	\$27,407.04	100	\$27,407.04
<b>ER Matching</b>								
ABC	9,064.58	804.12	0.00	0.00	-1,336.05	8,532.65	100	8,532.65
Employee Total:	\$91,475.97	\$8,879.69	\$24,625.44	\$0.00	-\$1,045.24	\$123,935.86		\$123,935.86
<b>XXXXXY</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	499,123.51	52,417.30	1,920.00	0.00	-4,456.03	549,004.78	100	549,004.78
Receivable	240.00	0.00	0.00	0.00	-240.00	0.00	100	0.00
Subtotal:	\$499,363.51	\$52,417.30	\$1,920.00	\$0.00	-\$4,696.03	\$549,004.78	100	\$549,004.78
<b>EE Rollover</b>								
PCS	3,944.36	412.80	0.00	0.00	-37.02	4,320.14	100	4,320.14
<b>ER Safe Harbor Match</b>								
ABC	75,552.30	8,220.35	0.00	0.00	4,545.89	88,318.54	100	88,318.54
Receivable	5,272.98	0.00	1,920.00	0.00	-5,272.98	1,920.00	100	1,920.00
Subtotal:	\$80,825.28	\$8,220.35	\$1,920.00	\$0.00	-\$727.09	\$90,238.54	100	\$90,238.54
<b>ER Matching</b>								
ABC	70,550.14	7,380.20	0.00	0.00	-662.19	77,268.15	100	77,268.15
<b>ER Profit Sharing</b>								
ABC	203,762.06	21,315.36	0.00	0.00	-1,912.60	223,164.82	100	223,164.82
Employee Total:	\$858,445.35	\$89,746.01	\$3,840.00	\$0.00	-\$8,034.93	\$943,996.43		\$943,996.43
<b>XXXXXXXX</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	523,280.54	55,774.33	18,000.00	0.00	-4,969.58	592,085.29	100	592,085.29
<b>ER Safe Harbor Match</b>								
ABC	73,348.17	8,258.99	0.00	0.00	6,150.91	87,758.07	100	87,758.07
Receivable	6,874.45	0.00	10,237.91	0.00	-6,874.45	10,237.91	100	10,237.91
Subtotal:	\$80,222.62	\$8,258.99	\$10,237.91	\$0.00	-\$723.54	\$97,995.98	100	\$97,995.98
<b>ER Matching</b>								
ABC	70,111.41	7,334.19	0.00	0.00	-658.35	76,787.25	100	76,787.25
<b>ER Profit Sharing</b>								
ABC	628.28	66.43	0.00	0.00	-5.89	688.82	100	688.82
Employee Total:	\$674,242.85	\$71,433.94	\$28,237.91	\$0.00	-\$6,357.36	\$767,557.34		\$767,557.34
<b>XXXXXXXX -- terminated 1/30/2015 in prior year - not yet paid</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	5,044.51	413.25	0.00	0.00	-54.16	5,403.60	100	5,403.60
<b>ER Safe Harbor Match</b>								
ABC	3,698.62	319.51	0.00	0.00	543.37	4,561.50	100	4,561.50
Receivable	584.62	0.00	0.00	0.00	-584.62	0.00	100	0.00
Subtotal:	\$4,283.24	\$319.51	\$0.00	\$0.00	-\$41.25	\$4,561.50	100	\$4,561.50

# Account Balance Statement

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	Vested Percent	Vested Amount
<b>XXXXXXX (cont)</b>								
Employee Total:	\$9,327.75	\$732.76	\$0.00	\$0.00	-\$95.41	\$9,965.10		\$9,965.10
<b>XXXXXXX -- new participant</b>								
<b>EE After-Tax Roth</b>								
ABC	0.00	60.56	1,280.71	0.00	-5.22	1,336.05	100	1,336.05
<b>EE Pre-Tax Deferrals</b>								
ABC	0.00	-270.58	988.48	0.00	318.67	1,036.57	100	1,036.57
<b>EE Rollover</b>								
PCS	0.00	249.47	0.00	0.00	2,514.15	2,763.62	100	2,763.62
<b>ER Safe Harbor Match</b>								
ABC	0.00	323.19	0.00	0.00	-323.19	0.00	100	0.00
Receivable	0.00	0.00	1,927.65	0.00	0.00	1,927.65	100	1,927.65
Subtotal:	\$0.00	\$323.19	\$1,927.65	\$0.00	-\$323.19	\$1,927.65	100	\$1,927.65
Employee Total:	\$0.00	\$362.64	\$4,196.84	\$0.00	\$2,504.41	\$7,063.89		\$7,063.89
<b>XXXXXXX -- terminated 3/31/2016 ineligible - age/svc with acct bal - not yet paid</b>								
<b>EE After-Tax Roth</b>								
ABC	0.00	23.91	161.55	0.00	-2.29	183.17	100	183.17
<b>EE Pre-Tax Deferrals</b>								
ABC	0.00	-694.10	1,076.92	0.00	865.24	1,248.06	100	1,248.06
<b>ER Safe Harbor Match</b>								
ABC	0.00	880.85	0.00	0.00	-880.85	0.00	100	0.00
Receivable	0.00	0.00	861.54	0.00	0.00	861.54	100	861.54
Subtotal:	\$0.00	\$880.85	\$861.54	\$0.00	-\$880.85	\$861.54	100	\$861.54
Employee Total:	\$0.00	\$210.66	\$2,100.01	\$0.00	-\$17.90	\$2,292.77		\$2,292.77
<b>XXXXXXXXXX</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	51,320.74	491.57	0.00	0.00	-51,798.24	14.07	100	14.07
<b>ER Safe Harbor Match</b>								
ABC	21,014.34	377.54	0.00	0.00	-18,195.38	3,196.50	100	3,196.50
Receivable	3,024.00	0.00	0.00	0.00	-3,024.00	0.00	100	0.00
Subtotal:	\$24,038.34	\$377.54	\$0.00	\$0.00	-\$21,219.38	\$3,196.50	100	\$3,196.50
<b>ER Matching</b>								
ABC	1,386.42	13.32	0.00	0.00	-1,399.34	0.40	100	0.40
<b>ER Profit Sharing</b>								
ABC	152.85	1.49	0.00	0.00	-154.34	0.00	100	0.00
Employee Total:	\$76,898.35	\$883.92	\$0.00	\$0.00	-\$74,571.30	\$3,210.97		\$3,210.97
<b>XXXXXXX</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	15,767.58	1,368.55	3,600.22	0.00	-66.25	20,670.10	100	20,670.10
Receivable	100.97	0.00	0.00	0.00	-100.97	0.00	100	0.00
Subtotal:	\$15,868.55	\$1,368.55	\$3,600.22	\$0.00	-\$167.22	\$20,670.10	100	\$20,670.10

# Account Balance Statement

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

	Beginning Balance	Gain (Loss)	Contribution	Forfeitures Allocated	Adjustments	Ending Balance	—— Vested —— Percent	Amount
<b>Sxxxxxxx (cont)</b>								
<b>ER Safe Harbor Match</b>								
ABC	9,020.73	818.05	0.00	0.00	2,861.53	12,700.31	100	12,700.31
Receivable	2,961.02	0.00	2,880.24	0.00	-2,961.02	2,880.24	100	2,880.24
Subtotal:	\$11,981.75	\$818.05	\$2,880.24	\$0.00	-\$99.49	\$15,580.55	100	\$15,580.55
Employee Total:	\$27,850.30	\$2,186.60	\$6,480.46	\$0.00	-\$266.71	\$36,250.65		\$36,250.65
<b>xxxxxxxxxx -- terminated 8/2/2017 ineligible - age/svc with acct bal - not yet paid</b>								
<b>EE After-Tax Roth</b>								
ABC	0.00	5.27	60.56	0.00	-8.82	57.01	100	57.01
<b>ER Safe Harbor Match</b>								
Receivable	0.00	0.00	60.56	0.00	0.00	60.56	100	60.56
Employee Total:	\$0.00	\$5.27	\$121.12	\$0.00	-\$8.82	\$117.57		\$117.57
<b>xxxxxxxxxx -- less than required hours</b>								
<b>EE Pre-Tax Deferrals</b>								
ABC	11,265.36	1,884.04	0.00	0.00	-114.06	13,035.34	100	13,035.34
<b>ER Safe Harbor Match</b>								
ABC	7,181.42	1,200.98	0.00	0.00	-72.72	8,309.68	100	8,309.68
Employee Total:	\$18,446.78	\$3,085.02	\$0.00	\$0.00	-\$186.78	\$21,345.02		\$21,345.02
<b>xxxxxxx</b>								
<b>EE Pre-Tax Deferrals</b>								
PCS	8,498.56	985.84	4,290.04	0.00	430.54	14,204.98	100	14,204.98
Receivable	536.54	0.00	0.00	0.00	-536.54	0.00	100	0.00
Subtotal:	\$9,035.10	\$985.84	\$4,290.04	\$0.00	-\$106.00	\$14,204.98	100	\$14,204.98
<b>ER Safe Harbor Match</b>								
ABC	2,803.26	426.34	0.00	0.00	3,645.38	6,874.98	100	6,874.98
Receivable	3,687.70	0.00	2,860.00	0.00	-3,687.70	2,860.00	100	2,860.00
Subtotal:	\$6,490.96	\$426.34	\$2,860.00	\$0.00	-\$42.32	\$9,734.98	100	\$9,734.98
Employee Total:	\$15,526.06	\$1,412.18	\$7,150.04	\$0.00	-\$148.32	\$23,939.96		\$23,939.96
<b>Grand Total:</b>	\$2,042,247.12	\$204,161.36	\$109,069.08	\$0.00	-\$90,861.12	\$2,264,616.44		\$2,264,616.44

# Plan Distribution Report

For the period 2017

Plan Ident	Sponsor EIN	3 digit Plan Number	Plan Name	Term	SSN	Name	DOB	Distrib
C-oOoo001		001	Sample Val. Corporation Employees Profit Sharing Plan	N	xxxxxx		9/99/1994	-15,000.00
				N	xxxxxx		9/99/1996	-74,304.84
C-oOoo001 Totals:								-\$89,304.84



**Vested Balance Statement**  
**Sample Val. Corporation Employees Profit Sharing Plan**  
**For the plan year 1/1/2017 through 12/31/2017**

	Ending Balance	Total Withdrawals (1)	Forfeitures	Forfs in Suspense	Vst Svc	Pct Vested	Proj Yr Vesting Starts	Proj Yr 100% Vest	Vested Balance
<b>XXXXXXXX--</b> terminated 12/31/2017 no BIS, with min hours - not yet paid									Not required to be filed on 8955-SSA for 2017
EE Pre-Tax Deferrals	9,965.35					100			9,965.35
ER Safe Harbor Match	8,889.38					100			8,889.38
ER Matching	805.62	31,036.18	0.00		42	100			805.62
ER Profit Sharing	712.05	155,336.09	0.00		42	100			712.05
Subtotal:	\$20,372.40	\$186,372.27	\$0.00						\$90,372.40
<b>XXXXXXXXXX--</b> terminated 2/9/2011 in prior year - not yet paid									Filed in 2013
EE After-Tax Roth	76,782.90					100			76,782.90
EE Pre-Tax Deferrals	147,168.80					100			147,168.80
ER Safe Harbor Match	19,179.00					100			19,179.00
ER Matching	30,590.71	0.00	0.00		15	100			30,590.71
ER Profit Sharing	196.04	0.00	0.00		15	100			196.04
Subtotal:	\$273,917.45	\$0.00	\$0.00						\$293,917.45
<b>XXXXXXXXXX--</b> terminated 1/30/2015 in prior year - not yet paid									Filed for 2017 8955-SSA
EE Pre-Tax Deferrals	5,403.60					100			5,403.60
ER Safe Harbor Match	4,561.50					100			4,561.50
Subtotal:	\$9,965.10	\$0.00	\$0.00						\$9,965.10
<b>XXXXXXXXXX--</b> terminated 3/31/2017 ineligible - age/svc with acct bal - not yet paid									Not required to be filed on 8955-SSA for 2017
EE After-Tax Roth	183.17					100			183.17
EE Pre-Tax Deferrals	1,248.06					100			1,248.06
ER Safe Harbor Match	861.54					100			861.54
Subtotal:	\$2,292.77	\$0.00	\$0.00						\$9,292.77
<b>XXXXXXXXXX--</b> terminated 8/2/2017 ineligible - age/svc with acct bal - not yet paid									Not required to be filed on 8955-SSA for 2017
EE After-Tax Roth	57.01					100			57.01
ER Safe Harbor Match	60.56					100			60.56
Subtotal:	\$117.57	\$0.00	\$0.00						\$117.57

(1) Note - Withdrawals are from plan inception and are only displayed for sources subject to vesting.

## Source Reconciliation

Period Beginning on 01/01/2017

<i>Source</i>	<i>Division</i>	<i>Prior Balance</i>	<i>Gains / Losses</i>	<i>Contributions</i>	<i>Withdrawals</i>	<i>Transfers</i>	<i>Forfeitures</i>	<i>Ending Balance</i>
<i>Employee Pre-tax</i>		\$ 1,316,146.80	\$ 116,166.65	\$ 98,172.64	\$ (62,126.19)	\$ 5,075.03	\$ 0.00	\$ 1,443,434.93
<i>Employee Roth</i>		\$ 71,183.35	\$ 5,746.75	\$ 3,389.39	\$ 0.00	\$ 0.00	\$ 0.00	\$ 80,319.49
<i>Loan</i>		\$ 0.00	\$ 53.63	\$ 0.00	\$ 15,000.00	\$ (302.92)	\$ 0.00	\$ 14,750.71
<i>Match</i>		\$ 180,200.00	\$ 16,416.69	\$ 0.00	\$ (2,657.41)	\$ 25.50	\$ 0.00	\$ 193,984.78
<i>Profit Sharing</i>		\$ 205,368.04	\$ 19,547.51	\$ 0.00	\$ (153.82)	\$ 0.00	\$ 0.00	\$ 224,761.73
<i>Rollover Pre-tax</i>		\$ 3,944.36	\$ 600.44	\$ 0.00	\$ 0.00	\$ 2,538.96	\$ 0.00	\$ 7,083.76
<i>Safe Harbor Match</i>		\$ 231,968.82	\$ 26,534.45	\$ 31,872.65	\$ (24,367.42)	\$ (4,797.61)	\$ 0.00	\$ 261,210.89
<b><i>Totals</i></b>		\$ 7,008,811.37	\$ 185,066.12	\$ 109,434.68	\$ (74,304.84)	\$ 2,538.96	\$ 0.00	\$ 7,225,546.29





Sample Val. CORP EES PSP

ACCOUNTNUMBER: 2115777

REPORTINGPERIOD:12/31/15TO 12/31/16

PAGE : 6

ACCOUNT SUMMARY

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RECEIPTS

=====

CASH CONTRIBUTIONS BY:		
EMPLOYER	49,109.07	
EMPLOYEES	54,325.61	
TOTAL CASH CONTRIBUTIONS		103,434.68
NON-CASH CONTRIBUTIONS		15,000.00
TOTAL CONTRIBUTIONS		118,434.68
EARNINGS FROM HOLDINGS:		
DIVIDENDS AND CAPITAL GAINS	45,603.76	
TOTAL EARNINGS FROM HOLDINGS		45,603.76
OTHER CASH RECEIPTS:		
PARTICIPANT LOAN PAYMENT	302.92	
MISCELLANEOUS RECEIPT	2,538.96	
TOTAL OTHER CASH RECEIPTS		2,841.88
NET REALIZED GAINS & LOSSES:		
AGGREGATE PROCEEDS	246,778.34	
AGGREGATE COSTS	259,405.60-	
TOTAL NET REALIZED GAINS & LOSSES		12,627.26-
TOTAL RECEIPTS		154,253.06



Sample Val. CORP EES PSP

ACCOUNT NUMBER: 211775

REPORTING PERIOD: 12/31/15 TO 12/31/16

PAGE : 7

ACCOUNT SUMMARY

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DISBURSEMENTS

=====

ADMINISTRATIVE EXPENSES:		
OTHER ADMINISTRATIVE EXPENSES		
ADMINISTRATIVE EXPENSES ACH	19,095.24-	
TOTAL ADMINISTRATIVE EXPENSES		19,095.24-
OTHER DISBURSEMENTS:		
IN-SERVICE WITHDRAWAL	74,304.84-	
PARTICIPANT LOAN VIA CHECK	15,000.00-	
TOTAL OTHER DISBURSEMENTS		89,304.84-
TOTAL DISBURSEMENTS		108,400.08-
NET CHANGE		45,852.98
CHANGE IN NET ASSETS		
UNREALIZED APPRECIATION	171,131.34	
NET ASSETS AT BEGINNING OF PERIOD	2,008,811.34	
NET CHANGE IN ASSETS FOR THE PERIOD	216,984.32	
NET ASSETS AT END OF PERIOD	2,225,795.66	

## 4. Compliance

## ERISA COMPLIANCE QUICK CHECKLIST

Compliance with the Employee Retirement Income Security Act (ERISA) begins with knowing the rules. Plan administrators and other plan officials can use this checklist as a quick diagnostic tool for assessing a plan's compliance with certain important ERISA rules; it is not a complete description of all ERISA's rules and it is not a substitute for a comprehensive compliance review. Use of this checklist is voluntary, and it is not to be filed with your Form 5500-SF.

**If you answer "No" to any of the questions below, you should review your plan's operations because you may not be in full compliance with ERISA's requirements.**

1. Have you provided plan participants with a summary plan description, summaries of any material modifications of the plan, and annual summary financial reports or annual pension funding reports?
2. Do you maintain copies of plan documents at the principal office of the plan administrator for examination by participants and beneficiaries?
3. Do you respond to written participant inquiries for copies of plan documents and information within 30 days?
4. Does your plan include written procedures for making benefit claims and appealing denied claims, and are you complying with those procedures?
5. Is your plan covered by fidelity bonds protecting the plan against losses due to fraud or dishonesty by persons who handle plan funds or other property?
6. Are the plan's investments diversified so as to minimize the risk of large losses?
7. If the plan permits participants to select the investments in their plan accounts, has the plan provided them with enough information to make informed decisions?
8. Has a plan official determined that the investments are prudent and solely in the interest of the plan's participants and beneficiaries, and evaluated the risks associated with plan investments before making the investments?
9. Did the employer or other plan sponsor send participant contributions to the plan on a timely basis?
10. Did the plan pay participant benefits on time and in the correct amounts?
11. Did the plan give participants and beneficiaries 30 days advance notice before imposing a "blackout period" of at least three consecutive business days during which participants or beneficiaries of a 401(k) or other individual account pension plan were unable to change their plan investments, obtain loans from the plan, or obtain distributions from the plan?

**If you answer "Yes" to any of the questions below, you should review your plan's operations because you may not be in full compliance with ERISA's requirements.**

1. Has the plan engaged in any financial transactions with persons related to the plan or any plan official? (For example, has the plan made a loan to or participated in an investment with the employer?)
2. Has the plan official used the assets of the plan for his/her own interest?
3. Have plan assets been used to pay expenses that were not authorized in the plan document, were not necessary to the proper administration of the plan, or were more than reasonable in amount?

**If you need help answering these questions or want additional guidance about ERISA requirements, a plan official should contact the U.S. Department of Labor Employee Benefits Security Administration office in your region or consult with the plan's legal counsel or professional employee benefit advisor.**

## 401(k) Discrimination Test

### Sample Val. Corporation Employees Profit Sharing Plan For the plan year 1/1/2017 through 12/31/2017

401(k) Safe Harbor Plan - Both ADP and ACP are Deemed to Pass

	401K Participants	401M Participants	Average Deferral Percentage	Average Contribution Percentage
<b><u>Non-Highly Compensated</u></b>				
	16	16	2.98%	0.00%
<b><u>Highly Compensated</u></b>				
	3	3	7.55%	0.00%
		401(k) Deferral (ADP) Test	401(m) Contribution (ACP) Test	
<b><u>All Participants</u></b>				
Maximum average percentage		4.98%	0.00%	
Actual average percentage		7.55% <span style="background-color: yellow;">Fail</span>	0.00%	Pass

Type(s) of Contribution(s) included in this test:

**EE Pre-Tax Deferrals, EE After-Tax Roth, ER QNEC**

NHCEs percentages based on current year data

	Highly Compensated	Testing Compensation	Contribution	Deferral Percent
<b><u>Highly Compensated</u></b>				
<b>XXXX,XXXX</b>				
		Total deferral	19,045.44	
		Less catch-up	1,045.44	
Y		139,500.06	18,000.00	12.90
<b>Dilly, haary</b>				
Y		70,622.16	1,920.00	2.72
<b>Dilly, MR</b>				
Y		255,947.70	18,000.00	7.03
<b>Highly Compensated Total</b>				
		Total deferral	38,965.44	
		Less catch-up	1,045.44	
		466,069.92	37,920.00	22.65
<b><u>Non-Highly Compensated</u></b>				
<b>BXXXXXX-- new participant</b>				
		36,821.93	0.00	0.00
<b>XXXXXX.</b>				
		52,400.08	523.98	1.00



## 401(m) Discrimination Test

### Sample Val. Corporation Employees Profit Sharing Plan For the plan year 1/1/2017 through 12/31/2017

PASSED 401(m) Discrimination Test

	401K Participants	401M Participants	Average Deferral Percentage	Average Contribution Percentage
<b><u>Non-Highly Compensated</u></b>				
	16	16	2.98%	2.03%
<b><u>Highly Compensated</u></b>				
	3	3	7.55%	3.57%
		401(k) Deferral (ADP) Test	401(m) Contribution (ACP) Test	
<b><u>All Participants</u></b>				
Maximum average percentage		4.98%	4.03%	
Actual average percentage		7.55% Fail	3.57% Pass	

Type(s) of Contribution(s) included in this test:

**ER Safe Harbor Match, ER Matching**

NHCEs percentages based on current year data

	Highly Compensated	Testing Compensation	Contribution	Contribution Percent
<b><u>Highly Compensated</u></b>				
Y		139,500.06	5,580.00	4.00
Di		70,622.16	1,920.00	2.72
D		255,947.70	10,237.91	4.00
Highly Compensated Total		466,069.92	17,737.91	10.72
<b><u>Non-Highly Compensated XXXXXX</u></b>				
-- new participant		36,821.93	0.00	0.00
XXXXXX		52,400.08	523.98	1.00
XXXXXXXX-- new participant		58,968.69	2,358.75	4.00

# 410(b) Minimum Coverage Test

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

**Passed 410(b) Minimum Coverage Test**

**I. Ratio Percentage Test - Passed**

Passed		
Satisfied Plan Eligibility		
— Number of Participants —		
NHCE's	HCE's	Total
A. Benefiting	0	0
B. Not Benefiting	16	19
C. Total	16	19

D. Percentage (A/C)    0.00%    0.00%

E. Ratio Percentage (NHCE's/HCE's)                      b  
 (must be 70% or more)

Ratio percentage exception codes: a=Only HCE's, b=No HCE's benefiting, d=All NHCE's benefiting

**II. Average Benefit Test - Passed**

A. Nondiscriminatory Classification Test

	<b>Passed</b>
1. NHCE's Concentration Percentage	84.21
2. Safe Harbor Percentage	32.00
3. Unsafe Harbor Percentage	22.00
4. Ratio Percentage	b

Passes if ratio percentage is 1) greater than or equal to Safe Harbor percentage or 2) greater than or equal to Unsafe Harbor percentage subject to facts and circumstances

All Together

B. Average Benefit Percentage Test

1. Average Benefit Percentage of NHCE's
2. Average Benefit Percentage of HCE's
3. Average Benefit Percentage (B1/B2)  
 (must be 70% or more)

— Contribution Basis —	
Annual	
w/o PD	with PD
5.01	5.01
9.94	9.94
50.40%	50.40%
<b>Fail</b>	<b>Fail</b>

— Equivalent Benefit Basis —			
Annual		Accrued-to-Date	
w/o PD	with PD	w/o PD	with PD
4.69	4.69	5.59	5.59
3.84	3.84	4.76	4.76
122.14%	122.14%	117.44%	117.44%
<b>Pass</b>	<b>Pass</b>	<b>Pass</b>	<b>Pass</b>

**Highly Compensated Employees**  
**Sample Val. Corporation Employees Profit Sharing Plan**  
**For the plan year 01/01/2017 through 12/31/2017**

Limit HCEs to Top Paid Group

No

**Highly Compensated Employees**

Name	Pct Owner	Family Group	Birth	Hire	Term	414(q) Comp	HCE	Reason
1) LXXXXXXXX			0X/X3/XX	01/03/05		\$967,500.00	Y	Over \$80,000 (indexed)
2) DXXXXy	50	A	0X/XX/XX	07/01/82		\$939,367.49	Y	5% Owner
3)XXXXXX	50	A	0X/0X/XX	07/01/98		\$979,861.17	Y	5% Owner

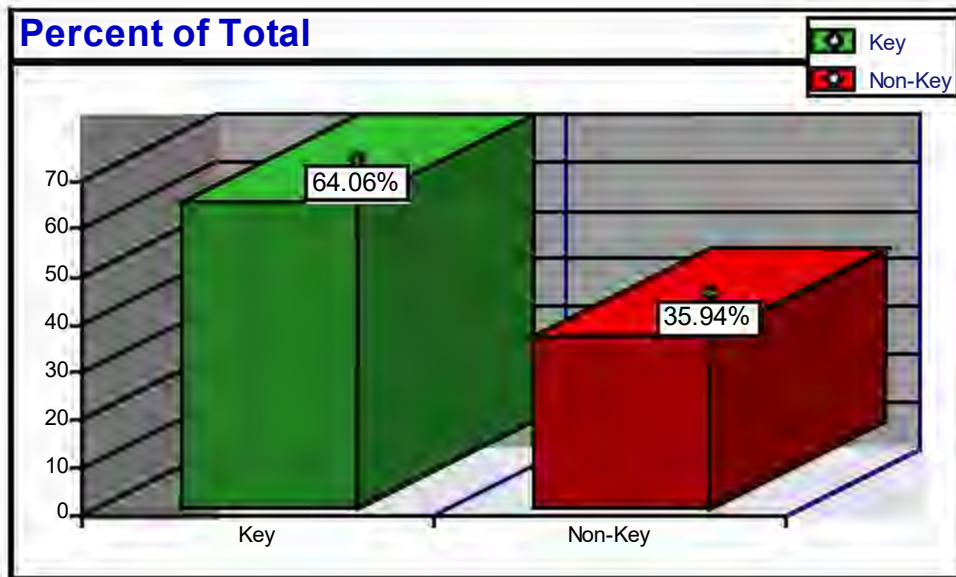
# Top Heavy Test

## Sample Val. Corporation Employees Profit Sharing Plan

For the plan year 01/01/2017 through 12/31/2017

The Plan is Top Heavy for the Next Plan Year

Employee Classification	Employees Considered	Account Balance	Receivable	Excluded Balance	Prior Distributions	Adjusted Balance	Percent of Total
Key Employees	2	7,711,553.77	12,157.97	4,320.17	74,031.22	7,779,106.94	64.06%
Non-Key Employees	17	269,769.78	77,797.74	17,714.33	XXX,219.84	992,485.15	35.94%
Excluded Employees	2	289,882.55	0.00	783,882.55	0.00	0.00	
Totals:	21	\$7,769,206.80	\$79,148.05	\$705,717.02	\$XXX,251.06	\$7,771,592.09	100.00%



**2017 ANNUAL PARTICIPANT DISCLOSURE**

**Sample Val. EMPLOYEES PROF. SHARING PLAN**

Sample Val. CORPORATION ("Plan Sponsor"), is providing you with specific information about the Sample Val. CORPORATION EMPLOYEES PROFIT SHARING PLAN ("Plan") to assist you in managing your Plan account.

***Give your mailbox a break, save a tree – Sign up for e-delivery:***

As an added benefit, ABC provides the option to receive notices, statements, and transaction confirmations electronically. If you haven't already done so and prefer having your mail sent electronically, log on to your retirement account at [www.accountlink.com](http://www.accountlink.com). Then click Forms & Reports, select Statements/E-delivery, and then select the radio button indicating that you elect e-delivery of statements and confirmations. It takes just a few minutes to choose e-delivery.

This notice includes important information to help you compare the investment options in the Plan. If you want additional information about your Plan account, you can visit <http://accountlink.com> or contact a PCS Participant Services Representative at (888) 888-8491. For investment education questions or if you would like information on the Plan's investment options, please contact the Plan's Advisor, Dilly Dilly, at (888) 888-3405. A paper copy of the information available on the website can be obtained free of charge by contacting ABC Participant Services.

This document has three sections. Section I consists of general plan information. Section II consists of performance and other information for the Plan's investment options. Section III consists of additional disclosure information.

**Section I. General Plan Information**  
as of January 1, 2017

**Part A. How to Direct Your Plan Investments**

You have the responsibility to direct (exercise control) over the investment of your entire Plan account without restriction. Pursuant to Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), the fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a result of your investment decisions. You can direct your investments using either of the convenient methods listed below. For a list of the designated investment alternatives offered in the Plan, please refer to the complete investment information contained in Section II of this notice.

**Online.** Log on to your account at [www.accountlink.com](http://www.accountlink.com) anytime. If you have not signed up for secure online account access, visit [www.accountlink.com](http://www.accountlink.com) and enroll using your Social Security Number as your default User ID and the last 4 digits of your Social Security Number as your initial password.

**By phone.** PCS Participant Services Representatives are available at (888) 888-5491, 24 hours a day, 7 days a week.

Transaction requests (e.g., a contribution, exchange, or redemption) must be in good order. Good order means that PCS has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your Plan account or new assets have been received.

PCS, as the Plan's recordkeeper, will determine the necessary processing timeframes for your transaction request before submission to Schwab Trust Company, our Plan's custodian.

Your transaction will be based on the net asset value (NAV) of the investment's shares, as follows: if your transaction request is received by PCS in good order on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m. Eastern Time), the transaction will be based upon NAV at the close of business on that trade date; if your transaction request is received in good order while the NYSE is not open for regular business, your transaction will be based on the NAV the next business date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your transaction in that investment will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in the Plan, please review the next section for additional information. You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

**Voting or tender rights.** In the event voting, tender, or other similar rights must be executed with respect to any of the Plan's investments, Sample Val. CORPORATION or other Plan fiduciary may exercise those rights (where applicable), or you may receive written notification regarding the actions that must be taken on your part in connection with exercising those rights.

### **Part B. Limitations on Your Ability to Direct Investments**

**Changes to your investment choices.** You may change your Plan investment choices daily by either of the convenient methods listed above.

**Frequent-trading policy.** Because excessive transactions can disrupt the management of an investment and increase its transaction costs, certain Plan investments indicated in Section II of this Notice may limit exchanges and other transactions (such restrictions, if applicable, are indicated). The frequent-trading policy does not apply to the following: rebalances or reallocation of an investment product (Model, Collective Investment Fund, etc.) initiated by HJ Wealth Management, LLC, if applicable; exchanges of shares purchased with participant payroll or employer contributions or loan repayments; exchanges of shares purchased with reinvested dividend or capital gains distributions; distributions, loans, and in-service withdrawals from the Plan; redemptions of shares as part of a plan termination or at the direction of the Plan; redemptions of shares to pay fund or account fees; share or asset transfers or rollovers; re-registrations of shares within the same investment; conversions of shares from one share class to another in the same investment. Note your Plan's investment funds reserve the right to revise or terminate the exchange privilege (your ability to move money between investments), limit the amount of any exchange, or reject any exchange at any time, without notice.

### **Part C. Administrative Expenses**

There are administrative expenses associated with operating the Plan. Administrative expenses typically include items as such as recordkeeping, participant website access, participant statements, trading and investment support, Plan compliance services (including third party administration, legal and accounting services) and investment advisory and financial professional services.

The Plan Sponsor has selected service providers that have a clear commitment to fee transparency and no bias regarding the selection of investments. Accordingly, no proprietary investments are utilized, no commissions are paid to service providers and all service providers have an agreement with the Plan Sponsor specifically detailing the services provided and the compensation earned for those services.

#### **Use of Mutual Fund Reimbursements and Forfeitures**

In order to reduce investment expenses and avoid conflicts of interest or other bias in selecting investments, to the extent that any revenue is received from mutual funds offered as Plan investments "mutual fund reimbursements," the Plan's recordkeeper, PCS, fully discloses and allocates 100% of such mutual fund reimbursements to Plan participant accounts. You will find the operating expenses of the Plan's investment options, along with any applicable savings over the category average, under Section II. Part B of this Disclosure. In addition, the forfeitures of the non-vested Plan account balances of former participants may be used to offset certain Plan Sponsor contributions.

Some of the Plan's expenses for third-party administration, investment advisory, recordkeeping, investment support and custodial services are offset by revenue collected from some or all of the Plan's designated investment alternatives.

#### **Quarterly Administrative Fee Deducted From Participant Accounts: 0.2246 %**

For example, this means that if your account balance is \$10,000, then you would pay \$22.46 in expenses that quarter, and a participant with a \$20,000 account balance would pay \$44.91 that quarter.

For additional information, please see *Additional Administrative Expense Information* in Section III of this notice.

### **Part D. Individual Expenses**

Your account will be subject to additional fees if you require one of the services below. Please also review your account statement for a detailed disclosure of the dollar amount charged to your Plan account for these services and a description of the services to which these fees relate.

#### **Loan Set-up**

An origination fee of \$150.00 will be deducted from the loan proceeds for each loan issued from your account.

*\*A \$25.00 manual processing charge will be assessed for the submission of a paper form.*

#### **Loan Maintenance**

An annual maintenance fee of \$35.00 is deducted from your account balance for each loan maintained in your account.

#### **Distribution**

A \$85.00 distribution fee will be charged to your Plan account for distribution processing and tax reporting.

*\*A \$25.00 manual processing charge will be assessed for the submission of a paper form.*

#### **Qualified Domestic Relations Order (QDRO) Segregation**

A \$150.00 QDRO segregation fee will be charged to your Plan account to segregate your account and create an account for the alternate payee.

#### Stop Payment/Reissue

A \$60.00 fee will be charged to your Plan account in the event that you request a payment to be stopped/reissued.

#### Hardship Processing Fee

A \$85.00 hardship distribution fee will be charged to your account for hardship distribution processing and tax reporting.

#### Required Minimum Distribution Fee

A \$85.00 RMD distribution fee will be charged to your account for required minimum distribution processing and tax reporting.

#### Transaction Fees

No transaction fees are assessed for any purchases or sales of securities trades initiated through PCS.

#### Automated Delivery of Quarterly Participant Statements

The handling and processing cost for automated delivery of a paper statement is \$1.50. See *Your Right to Receive Paper Copies of Your Quarterly Participant Statement* in Section III of this notice.

#### Automated Delivery of Required Participant Fiduciary Notices

The handling and processing cost for the automated paper delivery of a required fiduciary notification is \$1.50 for the first notification, and \$1.00 for each additional required notification delivered as part of the same mailing (the handling and processing cost for the annual participant disclosure (ERISA 404(a)(5) notice) is \$2.00). To the extent participants receive required notifications and do not have a sufficient account balance to cover the cost, such costs are either paid by the plan sponsor or allocated among the accounts of remaining participants.

#### Postage

Postage is charged as incurred with respect to these services.

## Section II. Investment Performance and Expense Information

**Designated Investment Manager.** The Plan's fiduciary investment manager is Wealth Guys, LLC.

**Designated investment alternatives.** A designated investment alternative is an investment option made available to you under the Plan into which you can invest a portion or all of your Plan account. A list of the Plan's designated investment alternatives, along with each option's performance, benchmark and expense information, is included below.

This section includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, please log into your Plan account at ([www.accountlink.com](http://www.accountlink.com)) and select "My Investments" on the menu bar or contact a ABC Participant Services Representative at (888) 888-5491. A free paper copy of the information available on the website can be obtained by calling a ABC Participant Services Representative at (888) 888-5491.

### Part A. Performance Information

Table 1 focuses on the performance of investment options. The performance data shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.

Detailed information about each investment option is available on the PCS participant website ([www.accountlink.com](http://www.accountlink.com)). Simply log in (see above for login information if you have not logged in already), and select "My Investments" on the menu bar, select "Fund Performance" and click on the investment option for which you would like additional information.

TABLE 1a - VARIABLE RETURN INVESTMENTS						
Name	Inception Date	Average Annual Total Return as of December 31, 2017				
		1 yr.	5 yr.	10 yr.	Since Inception	
<b>Models</b>						
Moderately Conservative Port	4/1/2014	6.00 %	N/A	N/A	2.87 %	
<i>Benchmark</i>		5.77 %	5.24 %	4.16 %	2.89 %	
Blended Benchmark is calculated using the following index allocations: 27.00% Barclays Gov/Cor 1Y TRIX, 27.00% Morningstar US Shrt Core Bd TR USD, 18.00% Russell 3000 TR, 7.00% Morningstar Gbl Mkts xUS GR USD, 6.00% Morningstar EM GR USD, 5.00% S&P 500 TR, 5.00% Barclays US Trsy InflationNote, 3.00% Morningstar US Mid Cap TR USD and 2.00% Morningstar US Small Cap TR USD.						
Moderate Portfolio	1/1/2014	7.28 %	N/A	N/A	3.47 %	
<i>Benchmark</i>		6.97 %	6.30 %	4.57 %	3.44 %	
Blended Benchmark is calculated using the following index allocations: 24.00% Russell 3000 TR, 22.00% Barclays Gov/Cor 1Y TRIX, 22.00% Morningstar US Shrt Core Bd TR USD, 8.00% Morningstar EM GR USD, 8.00% Morningstar Gbl Mkts xUS GR USD, 5.00% S&P 500 TR, 5.00% Barclays US Trsy InflationNote, 3.00% Morningstar US Small Cap TR USD and 3.00% Morningstar US Mid Cap TR USD.						

Balanced Portfolio	12/1/2013	8.30 %	N/A	N/A	4.20 %
<i>Benchmark</i>		7.98 %	7.50 %	4.93 %	4.24 %
Blended Benchmark is calculated using the following index allocations: 30.00% Russell 3000 TR, 17.00% Barclays Gov/Cor 1Y TRIX, 17.00% Morningstar US Shrt Core Bd TR USD, 10.00% Morningstar Gbl Mkts xUS GR USD, 8.00% Morningstar EM GR USD, 7.00% S&P 500 TR, 5.00% Barclays US Trsy InflationNote, 3.00% Morningstar US Small Cap TR USD and 3.00% Morningstar US Mid Cap TR USD.					
Growth & Income Portfolio	12/1/2013	9.42 %	N/A	N/A	4.66 %
<i>Benchmark</i>		9.10 %	8.64 %	5.30 %	4.79 %
Blended Benchmark is calculated using the following index allocations: 35.00% Russell 3000 TR, 12.00% Morningstar Gbl Mkts xUS GR USD, 12.00% Morningstar US Shrt Core Bd TR USD, 12.00% Barclays Gov/Cor 1Y TRIX, 9.00% Morningstar EM GR USD, 7.00% S&P 500 TR, 5.00% Barclays US Trsy InflationNote, 4.00% Morningstar US Mid Cap TR USD and 4.00% Morningstar US Small Cap TR USD.					
Growth Portfolio	1/1/2014	10.54 %	N/A	N/A	4.91 %
<i>Benchmark</i>		10.26 %	9.93 %	5.68 %	5.15 %
Blended Benchmark is calculated using the following index allocations: 40.00% Russell 3000 TR, 13.00% Morningstar Gbl Mkts xUS GR USD, 9.00% S&P 500 TR, 9.00% Morningstar EM GR USD, 7.00% Barclays Gov/Cor 1Y TRIX, 7.00% Morningstar US Shrt Core Bd TR USD, 5.00% Barclays US Trsy InflationNote, 5.00% Morningstar US Small Cap TR USD and 5.00% Morningstar US Mid Cap TR USD.					
Aggressive Portfolio	12/1/2013	12.32 %	N/A	N/A	6.21 %
<i>Benchmark</i>		12.12 %	12.10 %	6.07 %	6.53 %
Blended Benchmark is calculated using the following index allocations: 50.00% Russell 3000 TR, 17.00% Morningstar Gbl Mkts xUS GR USD, 11.00% S&P 500 TR, 10.00% Morningstar EM GR USD, 6.00% Morningstar US Mid Cap TR USD and 6.00% Morningstar US Small Cap TR USD.					
<b>TABLE 1b - VARIABLE RETURN INVESTMENTS</b>					
<b>Name</b>		<b>Average Annual Total Return as of December 31, 2017</b>			
	<b>Inception Date</b>	<b>1 yr.</b>	<b>5 yr.</b>	<b>10 yr.</b>	<b>Since Inception</b>
<b>Funds</b>					
<b>Commodities Broad Basket</b>					
DFA Commodity Strategy Institutional	11/9/2010	13.77 %	-7.39 %	N/A	-7.32 %
<i>Bloomberg Commodity TR USD (Best Fit)</i>	N/A	11.77 %	-8.95 %	-5.58 %	N/A
<b>Diversified Emerging Mkts</b>					
DFA Emerging Markets Core Equity I	4/5/2005	12.35 %	2.14 %	3.11 %	6.89 %
<i>Morningstar EM GR USD (Best Fit)</i>	N/A	11.35 %	2.41 %	2.84 %	N/A
<b>Foreign Large Blend</b>					
Vanguard FTSE All-Wld ex-US Idx Admiral	9/27/2011	4.73 %	5.39 %	N/A	5.44 %
<i>MSCI ACWI Ex USA NR USD (Best Fit)</i>	N/A	4.50 %	5.00 %	0.96 %	N/A
<b>Foreign Large Value</b>					
DFA International Core Equity I	9/15/2005	5.34 %	7.69 %	1.71 %	4.25 %
<i>Morningstar Gbl Mkts xUS GR USD (Best Fit)</i>	N/A	6.38 %	6.48 %	2.23 %	N/A
<b>Inflation-Protected Bond</b>					
DFA Inflation-Protected Securities I	9/18/2006	4.67 %	0.82 %	4.55 %	4.36 %
<i>BBgBarc US Treasury US TIPS TR USD (Best Fit)</i>	N/A	4.68 %	0.89 %	4.36 %	N/A
Vanguard Inflation-Protected Secs Adm	6/10/2005	4.62 %	0.82 %	4.22 %	3.77 %
<i>BBgBarc US Treasury US TIPS TR USD (Best Fit)</i>	N/A	4.68 %	0.89 %	4.36 %	N/A
<b>Intermediate-Term Bond</b>					
Vanguard Interm-Term Bond Index Adm	11/12/2001	2.83 %	2.85 %	5.37 %	5.17 %
<i>BBgBarc US Agg Bond TR USD (Best Fit)</i>	N/A	2.65 %	2.23 %	4.34 %	N/A
<b>Large Blend</b>					
DFA US Core Equity 1 I	9/15/2005	14.80 %	14.86 %	7.29 %	8.02 %
<i>Russell 3000 TR USD (Best Fit)</i>	N/A	12.74 %	14.67 %	7.07 %	N/A
Vanguard 500 Index Admiral	11/13/2000	11.93 %	14.62 %	6.94 %	5.22 %
<i>S&amp;P 500 TR USD (Best Fit)</i>	N/A	11.96 %	14.66 %	6.95 %	N/A
Vanguard Total Stock Mkt Idx Adm	11/13/2000	12.66 %	14.62 %	7.23 %	5.85 %
<i>Russell 3000 TR USD (Best Fit)</i>	N/A	12.74 %	14.67 %	7.07 %	N/A
<b>Large Growth</b>					
Vanguard Growth Index Adm	11/13/2000	6.12 %	14.05 %	8.14 %	4.67 %
<i>Russell 1000 Growth TR USD (Best Fit)</i>	N/A	7.08 %	14.50 %	8.33 %	N/A
<b>Large Value</b>					
Vanguard Value Index Adm	11/13/2000	16.86 %	14.98 %	5.98 %	6.04 %
<i>Russell 1000 Value TR USD (Best Fit)</i>	N/A	17.34 %	14.80 %	5.72 %	N/A



<b>Mid-Cap Blend</b>					
Vanguard Mid Cap Index Adm <i>Morningstar US Mid Cap TR USD (Best Fit)</i>	11/12/2001	11.22 %	14.37 %	7.66 %	9.68 %
	N/A	14.39 %	15.08 %	8.10 %	N/A
<b>Mid-Cap Growth</b>					
Vanguard Mid-Cap Growth Index Admiral <i>Morningstar US Mid Growth TR USD (Best Fit)</i>	9/27/2011	6.75 %	12.96 %	7.35 %	12.92 %
	N/A	6.46 %	12.50 %	7.46 %	N/A
<b>Mid-Cap Value</b>					
Vanguard Mid-Cap Value Index Admiral <i>Morningstar US Mid Cap TR USD (Best Fit)</i>	9/27/2011	15.26 %	15.56 %	7.68 %	16.68 %
	N/A	14.39 %	15.08 %	8.10 %	N/A
<b>Money Market-Tax-Free</b>					
Schwab Bank Savings <i>BofAML US Treasury Bill 3 Mon TR USD (Best Fit)</i>	6/19/2001	0.15 %	0.04 %	0.52 %	0.91 %
	N/A	0.33 %	0.12 %	0.80 %	N/A
<b>Real Estate</b>					
DFA Real Estate Securities I <i>S&amp;P United States REIT TR USD (Best Fit)</i>	1/5/1993	8.38 %	11.81 %	4.81 %	10.27 %
	N/A	8.49 %	11.85 %	4.89 %	N/A
Vanguard REIT Index Adm <i>S&amp;P United States REIT TR USD (Best Fit)</i>	11/12/2001	8.50 %	11.78 %	5.23 %	11.11 %
	N/A	8.49 %	11.85 %	4.89 %	N/A
<b>Short Government</b>					
Vanguard Short-Term Treasury Adm <i>BBgBarc Govt/Corp 1 Yr Duration TR USD (Best Fit)</i>	2/13/2001	1.18 %	0.67 %	2.45 %	3.05 %
	N/A	0.81 %	0.48 %	1.56 %	N/A
<b>Short-Term Bond</b>					
Vanguard Short-Term Bond Index Adm <i>Morningstar US Shrt Core Bd TR USD (Best Fit)</i>	11/12/2001	1.49 %	1.18 %	3.00 %	3.02 %
	N/A	1.46 %	1.12 %	2.76 %	N/A
<b>Small Blend</b>					
Vanguard Small Cap Index Adm <i>Morningstar US Small Cap TR USD (Best Fit)</i>	11/13/2000	18.30 %	14.83 %	8.18 %	9.00 %
	N/A	20.25 %	14.46 %	7.95 %	N/A
<b>Small Growth</b>					
Vanguard Explorer Adm <i>Morningstar US Small Growth TR USD (Best Fit)</i>	11/12/2001	12.47 %	13.28 %	7.21 %	8.35 %
	N/A	9.61 %	12.73 %	7.70 %	N/A
Vanguard Small Cap Growth Index Admiral <i>Morningstar US Small Growth TR USD (Best Fit)</i>	9/27/2011	10.73 %	12.80 %	8.17 %	13.77 %
	N/A	9.61 %	12.73 %	7.70 %	N/A
<b>Small Value</b>					
Vanguard Small Cap Value Index Admiral <i>Morningstar US Small Val TR USD (Best Fit)</i>	9/27/2011	24.78 %	16.36 %	7.71 %	17.61 %
	N/A	27.96 %	15.61 %	8.44 %	N/A
<b>Target-Date 2015</b>					
Vanguard Target Retirement 2015 Inv <i>Morningstar Lifetime Mod 2025 TR USD (Best Fit)</i>	10/27/2003	6.16 %	7.22 %	4.85 %	5.97 %
	N/A	8.39 %	8.27 %	5.22 %	N/A
<b>Target-Date 2020</b>					
Vanguard Target Retirement 2020 Inv <i>Morningstar Lifetime Mod 2025 TR USD (Best Fit)</i>	6/7/2006	6.95 %	8.17 %	4.99 %	5.84 %
	N/A	8.39 %	8.27 %	5.22 %	N/A
<b>Target-Date 2025</b>					
Vanguard Target Retirement 2025 Inv <i>Morningstar Lifetime Mod 2030 TR USD (Best Fit)</i>	10/27/2003	7.48 %	8.86 %	5.00 %	6.39 %
	N/A	9.26 %	9.20 %	5.31 %	N/A
<b>Target-Date 2030</b>					
Vanguard Target Retirement 2030 Inv <i>Morningstar Lifetime Mod 2035 TR USD (Best Fit)</i>	6/7/2006	7.85 %	9.50 %	4.98 %	5.98 %
	N/A	10.07 %	9.82 %	5.41 %	N/A
<b>Target-Date 2035</b>					
Vanguard Target Retirement 2035 Inv <i>Morningstar Lifetime Mod 2035 TR USD (Best Fit)</i>	10/27/2003	8.26 %	10.15 %	5.09 %	6.90 %
	N/A	10.07 %	9.82 %	5.41 %	N/A
<b>Target-Date 2040</b>					
Vanguard Target Retirement 2040 Inv <i>Morningstar Agg Tgt Risk TR USD (Best Fit)</i>	6/7/2006	8.73 %	10.51 %	5.26 %	6.21 %
	N/A	11.33 %	10.51 %	5.33 %	N/A
<b>Target-Date 2045</b>					
Vanguard Target Retirement 2045 Inv <i>Morningstar Agg Tgt Risk TR USD (Best Fit)</i>	10/27/2003	8.87 %	10.54 %	5.27 %	7.27 %
	N/A	11.33 %	10.51 %	5.33 %	N/A
<b>Target-Date 2050</b>					

Vanguard Target Retirement 2050 Inv <i>Morningstar Agg Tgt Risk TR USD (Best Fit)</i>	6/7/2006	8.85 %	10.54 %	5.27 %	6.27 %
	N/A	11.33 %	10.51 %	5.33 %	N/A
<b>Target-Date 2055</b>					
Vanguard Target Retirement 2055 Inv <i>Morningstar Agg Tgt Risk TR USD (Best Fit)</i>	8/18/2010	8.88 %	10.51 %	N/A	10.16 %
	N/A	11.33 %	10.51 %	5.33 %	N/A
<b>World Bond</b>					
DFA Five-Year Global Fixed-Income I <i>Morningstar US Shrt Core Bd TR USD (Best Fit)</i>	11/6/1990	1.79 %	2.09 %	3.36 %	5.37 %
	N/A	1.46 %	1.12 %	2.76 %	N/A
DFA Two-Year Global Fixed-Income I <i>BBgBarc Govt/Corp 1 Yr Duration TR USD (Best Fit)</i>	2/9/1996	0.95 %	0.63 %	1.70 %	3.19 %
	N/A	0.81 %	0.48 %	1.56 %	N/A

If no 5- or 10- year record is available, the return is since inception.

Model returns shown are based on actual trading data from the PCS recordkeeping platform. Return is calculated using the model's daily gain or loss value adjusted to remove the effects of external cash flows. Periods longer than 12 months are expressed as Annualized Returns equivalent to the compound rate of return which, over a certain period of time, would produce a total return over that same period. Returns for less than 12 months are not annualized. Performance results displayed relate only to accounts held and traded on the recordkeeper's platform. Performance results may differ if the analysis were to include any advisor's accounts invested in the model but not maintained on the recordkeeper's platform.

## Part B. Fee and Expense Information

Table 2 shows Total Annual Operating Expenses and short-term redemption fees, if applicable, for the Plan's investment options, as well as the average expenses charged by mutual funds, collective investment funds, and exchange traded funds in the applicable funds' asset category.

TABLE 2 - FEES AND EXPENSES				
Fund List	Total Annual Operating Expense		Category Average Expense	
	As a %	Per \$1,000	As a %	Savings Over Category
<b>Models</b>				
Moderately Conservative Port	0.23 %	\$2.30	0.85 %	0.62 %
Moderate Portfolio	0.24 %	\$2.40	0.87 %	0.63 %
Balanced Portfolio	0.24 %	\$2.40	0.87 %	0.63 %
Growth & Income Portfolio	0.24 %	\$2.40	0.89 %	0.65 %
Growth Portfolio	0.23 %	\$2.30	0.89 %	0.66 %
Aggressive Portfolio	0.24 %	\$2.40	0.92 %	0.68 %
<b>Commodities Broad Basket</b>				
DFA Commodity Strategy Institutional	0.34 %	\$3.40	1.09 %	0.75 %
<b>Diversified Emerging Mkts</b>				
DFA Emerging Markets Core Equity I	0.62 %	\$6.20	1.29 %	0.67 %
<b>Foreign Large Blend</b>				
Vanguard FTSE All-Wld ex-US Idx Admiral	0.13 %	\$1.30	0.96 %	0.83 %
<b>Foreign Large Value</b>				
DFA International Core Equity I	0.38 %	\$3.80	1.02 %	0.64 %
<b>Inflation-Protected Bond</b>				
DFA Inflation-Protected Securities I	0.12 %	\$1.20	0.60 %	0.48 %
Vanguard Inflation-Protected Secs Adm	0.10 %	\$1.00	0.60 %	0.50 %
<b>Intermediate-Term Bond</b>				
Vanguard Interm-Term Bond Index Adm	0.09 %	\$0.90	0.66 %	0.57 %
<b>Large Blend</b>				
DFA US Core Equity 1 I	0.19 %	\$1.90	0.82 %	0.63 %
Vanguard 500 Index Admiral	0.05 %	\$0.50	0.82 %	0.77 %
Vanguard Total Stock Mkt Idx Adm	0.05 %	\$0.50	0.82 %	0.77 %
<b>Large Growth</b>				
Vanguard Growth Index Adm	0.08 %	\$0.80	0.98 %	0.90 %
<b>Large Value</b>				
Vanguard Value Index Adm	0.08 %	\$0.80	0.90 %	0.82 %
<b>Mid-Cap Blend</b>				
Vanguard Mid Cap Index Adm	0.08 %	\$0.80	0.94 %	0.86 %
<b>Mid-Cap Growth</b>				

Vanguard Mid-Cap Growth Index Admiral	0.08 %	\$0.80	1.10 %	1.02 %
<b>Mid-Cap Value</b>				
Vanguard Mid-Cap Value Index Admiral	0.08 %	\$0.80	1.03 %	0.95 %
<b>Money Market-Tax-Free</b>				
Schwab Bank Savings	0.00 %	\$0.00	0.51 %	0.51 %
<b>Real Estate</b>				
DFA Real Estate Securities I	0.18 %	\$1.80	1.02 %	0.84 %
Vanguard REIT Index Adm	0.12 %	\$1.20	1.02 %	0.90 %
<b>Short Government</b>				
Vanguard Short-Term Treasury Adm	0.10 %	\$1.00	0.60 %	0.50 %
<b>Short-Term Bond</b>				
Vanguard Short-Term Bond Index Adm	0.09 %	\$0.90	0.66 %	0.57 %
<b>Small Blend</b>				
Vanguard Small Cap Index Adm	0.08 %	\$0.80	1.07 %	0.99 %
<b>Small Growth</b>				
Vanguard Explorer Adm	0.35 %	\$3.50	1.17 %	0.82 %
Vanguard Small Cap Growth Index Admiral	0.08 %	\$0.80	1.17 %	1.09 %
<b>Small Value</b>				
Vanguard Small Cap Value Index Admiral	0.08 %	\$0.80	1.16 %	1.08 %
<b>Target-Date 2015</b>				
Vanguard Target Retirement 2015 Inv	0.14 %	\$1.40	0.74 %	0.60 %
<b>Target-Date 2020</b>				
Vanguard Target Retirement 2020 Inv	0.14 %	\$1.40	0.79 %	0.65 %
<b>Target-Date 2025</b>				
Vanguard Target Retirement 2025 Inv	0.15 %	\$1.50	0.78 %	0.63 %
<b>Target-Date 2030</b>				
Vanguard Target Retirement 2030 Inv	0.15 %	\$1.50	0.83 %	0.68 %
<b>Target-Date 2035</b>				
Vanguard Target Retirement 2035 Inv	0.15 %	\$1.50	0.81 %	0.66 %
<b>Target-Date 2040</b>				
Vanguard Target Retirement 2040 Inv	0.16 %	\$1.60	0.85 %	0.69 %
<b>Target-Date 2045</b>				
Vanguard Target Retirement 2045 Inv	0.16 %	\$1.60	0.82 %	0.66 %
<b>Target-Date 2050</b>				
Vanguard Target Retirement 2050 Inv	0.16 %	\$1.60	0.85 %	0.69 %
<b>Target-Date 2055</b>				
Vanguard Target Retirement 2055 Inv	0.16 %	\$1.60	0.82 %	0.66 %
<b>World Bond</b>				
DFA Five-Year Global Fixed-Income I	0.27 %	\$2.70	0.81 %	0.54 %
DFA Two-Year Global Fixed-Income I	0.18 %	\$1.80	0.81 %	0.63 %

The Total Annual Operating Expense ("TAOE") is made up of the expense ratio in the most recent prospectuses available as of the date of printing. The TAOE reflects the net expense ratio of the fund after any expense waiver or cap is applied. Please refer to the Plan investment fact sheets for details, including gross expenses, in the enrollment guide located under the Learning Center section on [www.webaccountlink.com](http://www.webaccountlink.com).

The Models may combine investment options available under the Plan. Other investment alternatives having similar risk and return characteristics may also be available. Participants or beneficiaries should consider other income and investments available to them after retirement, in addition to their interest in the Plan, when choosing their investments.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

### Section III. Additional Disclosure Information

### *Good Faith Compliance*

ABC and the Plan Sponsor have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2R. The information contained within this disclosure reflects PCS's good faith compliance efforts based on guidance issued at the time this document was prepared.

### *Your Right to Receive Paper Copies of Your Quarterly Participant Statement*

Participant statements are available electronically on [www.accountlink.com](http://www.accountlink.com), where you can generate an "on-demand" statement of your Plan account for any applicable date range. You have the right to request a paper copy of your quarterly statement free of charge at any time by contacting a PCS Participant Services Representative. Quarterly account statements are delivered "free of charge" if you elect e-delivery or the Plan Sponsor elects e-delivery.

### *Additional Administrative Expense Information*

For consistency purposes and to ensure that all quarterly fees are accounted for, this fee is calculated based on Plan assets and participant totals as of December 31, 2017 against the following fees: investment advisory services (0.1250 % of Plan assets applied pro rata); recordkeeping and investment support services (0.0471 % of Plan assets applied pro rata); third party administration services (0.0400 % of Plan assets applied pro rata); custodial services (0.0125 % of Plan assets applied pro rata).

Please note that while this notice is intended to constitute a good faith explanation of the administrative expenses which may be charged, some administrative expenses not yet anticipated may be allocated to your Plan account. Any amount charged directly to your account for administrative expenses will be disclosed on your quarterly participant statement, if applicable.

### *Reliance on Third-Parties for Information*

Where applicable, the General Plan Information described in Section I and Investment Performance and Expense Information described in Section II in this document were prepared using information provided to PCS by one or more third parties. Although PCS believes this information to be accurate and complete, PCS makes no representation as to the accuracy or completeness of the information. For detailed information regarding each designated investment alternative, please refer to the applicable prospectus.

### *Performance Disclosures*

Performance returns should be viewed in the context of the broad market and general economic conditions prevailing during the periods covered by the performance information. Performance does not reflect the deduction of service provider fees, such as investment advisor(s), recordkeeper, TPA, and custodian, which would reduce a client's return by the amount of these fees. For example, if such fees totaled 1% per annum, they would reduce a 10% per annum model portfolio return to 9% per annum. Given the effects of compounding of these fees, the difference between the performance of the actual client account with fees versus the gross-of-fee performance shown here would continue to increase over longer periods of time, resulting in actual client performance that is lower, on a compounded basis, than model performance shown here. For complete information on your Plan's fees, please view your Plan's Annual Participant Disclosure available in your Plan's Enrollment booklet, a copy of which can be found on the PCS Participant website under the Learning Center. The performance reflected herein assumes that all dividends or distributions paid on the securities held in the model portfolios were retained and reinvested, rather than distributed, during the period covered. The analysis in this report may be based, in part, on adjusted historical returns for periods prior to one or more the model's underlying funds' actual inception. For mutual funds, these calculated returns reflect the historical performance of the oldest share class of the fund, adjusted to reflect the fees and expenses of this share class. All investments involve the risk of potential investment losses as well as the potential for investment gains. Comparisons to index benchmarks have limitations because benchmarks have volatility and other material characteristics that may differ from the Model. Also, performance results for benchmarks do not reflect payment of investment management/incentive fees and other fund expenses. Performance results do not reflect investment results of any individual client. For reasons including variances in Model account holdings, variances in the investment management fee incurred, market fluctuation, the date on which a participant invests in a Model, and any contributions or withdrawals, the performance of a specific participant's account may vary from the results shown. Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and the principal value of an investment will fluctuate. An Investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. To obtain performance data current to the most recent month-end, please visit the PCS participant website at [www.webaccountlink.com](http://www.webaccountlink.com).

**Please visit <http://accountlink.com> for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.**

Sample Val. EMPLOYEES PROF. SHARING PLAN ("Plan")

**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE**  
FOR THE PLAN YEAR BEGINNING JANUARY 1, 2017

This notice advises you that you have the right to direct the investment of your existing assets and future contributions on your behalf. You may invest your account in any of the investment choices offered under the Plan. You can make an election regarding how your account should be invested in a number of ways:

- By calling a Participant Services Representative at 888-888-5491, or
- By logging onto the AccountLink System website [www.AccountLink.com](http://www.AccountLink.com).

If you do not choose investment options as described above, any contributions made to the Plan on your behalf will be invested in a Qualified Default Investment Alternative ("QDIA" or "default investment") selected by the Plan's Investment Committee and investment advisor. You may transfer out of the default investment during the first 90 days of investment without restriction and without incurring a financial penalty or fee. After the 90-day period ends, any restrictions, fees and expenses that are charged to participants who otherwise elect to invest in the QDIA may apply. If you do not take any action to transfer out of the default investment, your existing account balance attributable to previous default investments and your future contributions for which no investment direction is provided by you will automatically be invested in the default investment described below.

The QDIA that will be used for your default assets will be the investment that corresponds to your birthdate and a normal retirement age of 65 years old.

- Vanguard Target Retirement 2055 Inv (Date of Birth: 1/1/1980 or younger) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2055 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.16% is the internal expense ratio as of 06/30/2017.

- Vanguard Target Retirement 2045 Inv (Date of Birth: 1/1/1970 - 12/31/1979) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2045 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.16% is the internal expense ratio as of 06/30/2017.

- Vanguard Target Retirement 2035 Inv (Date of Birth: 1/1/1960 - 12/31/1969) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2035 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will

decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.15% is the internal expense ratio as of 06/30/2017.

- Vanguard Target Retirement 2025 Inv (Date of Birth: 1/1/1950 - 12/31/1959) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2025 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.14% is the internal expense ratio as of 06/30/2017.

- Vanguard Target Retirement 2015 Inv (Date of Birth: 12/31/1949 or older) - The investment seeks to provide capital appreciation and current income consistent with its current asset allocation. The fund invests in other Vanguard mutual funds according to an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of 2015 (the target year). The fund's asset allocation will become more conservative over time, meaning that the percentage of assets allocated to stocks will decrease while the percentage of assets allocated to bonds and other fixed income investments will increase.

**Fees and expenses:** 0.14% is the internal expense ratio as of 06/30/2017.

Even if some or all of your account balance is invested in the default investment, you have the continuing right to direct the investment of your account in one or more of the other investment choices available under the Plan. You can obtain further investment information about all of the Plan's investment alternatives or change your investment options by logging onto the website [www.AccountLink.com](http://www.AccountLink.com) or by calling a Participant Services Representative at 888-888-5491.

## **Test Definitions**

### **410(b) Test**

The percentage of non-highly compensated employees benefiting under the plan should exceed 70% of the percentage of highly compensated employees who benefit.

### **402(g) Test**

The IRS has limited the amount of elective deferrals that may be contributed to the plan by the participant to \$18,000 for 2014.

### **Actual Deferral Percentage Test (ADP)**

The ADP test compares the average deferral rates of non-highly compensated employees to those of the highly compensated employees.

### **Actual Contribution Percentage Test (ACP)**

The ACP test compares the average matching and after-tax contribution rates of non-highly compensated employees to those of the highly compensated employees.

### **415(c) Annual Additions Limit**

The IRS has limited the amount of contributions that may be allocated to a participant's account to the lesser of 100% of compensation or \$52,000 for the plan year ended in 2014.

### **416 Top-Heavy Test**

The account balances attributable to key employees should be less than 60% of the total account balances as of the determination date for the plan to be NOT TOP HEAVY for the next plan year. A 3% contribution to all participants may be required in the following year if the plan is deemed Top Heavy.

### **401(a)(4) General Nondiscrimination Test**

The General Test is required when the method for allocating the employer contribution is not a "safe harbor" method.

### **414(s) Compensation Test**

The average percent of total compensation included under the definition of compensation for the highly compensated employees should not exceed the average percent of compensation included under the definition of compensation for the non-highly compensated employees by more than a de minimus amount.

### **Highly Compensated Employee (HCE)**

An employee is Highly Compensated for 2014 if they are (1) a greater than 5% owner of the company either directly or indirectly or (2) an employee who earned more than \$115,000 in 2013. For 2015 an employee who earned more than \$115,000 in 2014 is Highly Compensated. NHCE is the acronym for Non-Highly Compensated Employee

### **Key Employee**

An employee who is (1) a greater than 5% owner of the company either directly or indirectly or (2) a greater than 1% owner of the company either directly or indirectly with compensation of more than \$150,000 in the current year or (3) an officer of the company with compensation of more than \$170,000 in the current year (as indexed).

**5. 5500 and SAR**

- 8955-SSA (Deferred Vested Participant Filing) *if applicable*



SUMMARY ANNUAL REPORT  
for  
Sample Val. Corporation Employees Profit Sharing Plan

This is a summary of the annual report for Sample Val. Corporation Employees Profit Sharing Plan, xx-xxxxxxx/001 for 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, formerly known as the Pension and Welfare Benefits Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Plan expenses were \$99,400. These expenses included \$18,999 in administrative expenses, \$74,305 in benefits paid to participants and beneficiaries, and \$210 in other expenses. A total of 21 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan was \$2,XXX,XXX as of 12/31/2017 compared to \$2,XXX,XXX as of 01/01/2017. During the plan year the plan experienced an increase in its net assets of \$XXX,XXX. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$XXX,XXX, including employer contributions of \$X9,070, employee contributions of \$XX,999 and earnings from investments of \$XXX,700.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Sample Val. Corporation, who is Plan Administrator at 1234 South Dilly St, Philadelphia PA 19100, (215) 000-0000. The charge to cover copying cost will be \$5.00 for the full annual report, or \$0.25 per page for any part thereof.

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, if any, or a statement of income and expenses of the plan and accompanying notes, if any, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes, if any, will be included as part of that report. The charge to cover copying costs given above does not include a charge for copying of these portions of 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 at 1234 South Dilly St, Philadelphia PA 19100-0000 and at the US Department of Labor in Washington DC, or obtain a copy from the US 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, US Department of Labor, 200 Constitution Avenue, NW, Washington DC 20210.

# Application for Extension of Time To File Certain Employee Plan Returns

File With IRS Only

▶ For Privacy Act and Paperwork Reduction Act Notice, see instructions.  
▶ Information about Form 5558 and its instructions is at [www.irs.gov/form5558](http://www.irs.gov/form5558)

## Part I Identification

<b>A</b> Name of filer, plan administrator, or plan sponsor (see instructions)  Number, street, and room or suite no. (If a P.O. box, see instructions)  City or town, state, and ZIP code  <div style="text-align: right;">PA 19063</div>	<b>B</b> Filer's identifying number (see instructions) Employer identification number (EIN)(9 digits XX-XXXXXXX) 20- <b>xxxxxxxx</b>  Social security number (SSN) (9 digits XXX-XX-XXXX)																				
<b>C</b> <table style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width:60%;">Plan name</th> <th colspan="3">Plan number</th> <th colspan="3">Plan year ending--</th> </tr> <tr> <th>MM</th> <th>DD</th> <th>YYYY</th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">1</td> <td style="text-align: center;">12</td> <td style="text-align: center;">31</td> <td style="text-align: center;">2017</td> </tr> </tbody> </table>	Plan name	Plan number			Plan year ending--			MM	DD	YYYY					0	0	1	12	31	2017	
Plan name		Plan number			Plan year ending--																
	MM	DD	YYYY																		
	0	0	1	12	31	2017															

## Part II Extension of Time To File Form 5500 Series, and/or Form 8955-SSA

- 1  Check this box if you are requesting an extension of time on line 2 to file the first Form 5500 series return/report for the plan listed in Part 1, C above.
- 2 I request an extension of time until 10 / 16 / 2017 to file Form 5500 series (see instructions).  
**Note.** A signature IS NOT required if you are requesting an extension to file Form 5500 series.
- 3 I request an extension of time until 10 / 16 / 2017 to file Form 8955-SSA (see instructions).  
**Note.** A signature IS NOT required if you are requesting an extension to file Form 8955-SSA.

The application is **automatically approved** to the date shown on line 2 and/or line 3 (above) if: **(a)** the Form 5558 is filed on or before the normal due date of Form 5500 series, and/or Form 8955-SSA for which this extension is requested, and **(b)** the date on line 2 and/or line 3 (above) is not later than the 15th day of the third month after the normal due date.

## Part III Extension of Time To File Form 5330 (see instructions)

- 4 I request an extension of time until       /      /       to file Form 5330.  
 You may be approved for up to a 6 month extension to file Form 5330, after the normal due date of Form 5330.
- a Enter the Code section(s) imposing the tax . . . . . ▶ 

a
---
- b Enter the payment amount attached . . . . . ▶ 

b
---
- c For excise taxes under section 4980 or 4980F of the Code, enter the reversion/amendment date. . . . . ▶ 

c
---
- 5 **State in detail why you need the extension:**
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
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Under penalties of perjury, I declare that to the best of my knowledge and belief, the statements made on this form are true, correct, and complete, and that I am authorized to prepare this application.

Signature ▶ \_\_\_\_\_ Date ▶ \_\_\_\_\_

# E-SIGNATURE AUTHORIZATION

for

\_\_\_\_\_ Retirement Savings Plan

04-x8x4x6x/001



**For Plan Year 1/01/2017 through 12/31/2017**

I/We, the undersigned, understand that a 5500 Series filing for the plan listed above must be prepared, electronically signed and electronically transmitted to the EBSA Electronic Filing Acceptance System (EFAST).

I/We authorize PENSION PLAN CONSULTANTS LLC to electronically sign the 5500 Series filing on my/our behalf and to transmit that signed form to EFAST on or before the filing due date.

I/We understand that by granting this authority:

- A manually signed and dated Form 5500-SF that has been provided must be returned to PENSION PLAN CONSULTANTS LLC before they can begin the electronic filing process. I/We will retain a copy of this manually signed form and any schedules and attachments in the plan records.
- PENSION PLAN CONSULTANTS LLC will not be responsible for any late filing penalty assessed under ERISA should I/we not return the manually signed and dated Form 5500-SF prior to the filing due date.
- An electronic copy of the manually signed and dated Form 5500-SF showing my/our signatures will be included in the electronic filing and will be posted by the EBSA to the Internet for public disclosure.
- PENSION PLAN CONSULTANTS LLC will maintain a copy of this written authorization in its records.
- PENSION PLAN CONSULTANTS LLC will notify all signers about any inquiries and correspondence it receives about this filing from EFAST, EBSA, IRS or PBGC.
- PENSION PLAN CONSULTANTS LLC shall not be deemed to be a plan fiduciary with respect to this plan solely on account of providing the electronic signature and filing of the 5500-SF for the plan year listed above.

\_\_\_\_\_  
Plan Administrator -

Date \_\_\_\_\_

\_\_\_\_\_  
Plan Sponsor -

Date \_\_\_\_\_

**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 section 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

**2017**

**This Form is Open to Public Inspection**

**Part I Annual Report Identification Information**

For calendar plan year 2017 or fiscal plan year beginning **01/01/2017** and ending **12/31/2017**

**A** This return/report is for:  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.)

**B** This return/report is:  a one-participant plan  a foreign plan  
 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)

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

<b>1a</b> Name of plan <b>Sample Val. Corporation Employees Profit Sharing Plan</b>	<b>1b</b> Three-digit plan number (PN) ▶ <b>001</b>
	<b>1c</b> Effective date of plan <b>01/31/1989</b>
<b>2a</b> 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) <b>Sample Val. Corporation</b>	<b>2b</b> Employer Identification Number (EIN) <b>23-xxxxxxx</b>
	<b>2c</b> Sponsor's telephone number (215) 000-0000
	<b>2d</b> Business code (see instructions) 92000
<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 has changed since the last return/report filed for this plan, enter the name, EIN, and the plan number from the last return/report.	<b>4b</b> EIN
<b>a</b> Sponsor's name	<b>4c</b> PN
<b>5a</b> Total number of participants at the beginning of the plan year .....	<b>5a</b> <b>1x</b>
<b>b</b> Total number of participants at the end of the plan year .....	<b>5b</b> <b>21</b>
<b>c</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>5c</b> <b>x6</b>
<b>d(1)</b> Total number of active participants at the beginning of the plan year .....	<b>5d(1)</b> <b>13</b>
<b>d(2)</b> Total number of active participants at the end of the plan year .....	<b>5d(2)</b> <b>x8</b>
<b>e</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested .....	<b>5e</b> <b>0</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>	<b>Signature of plan administrator</b>	Date	<b>Mr Dilly</b> Enter name of individual signing as plan administrator
<b>SIGN HERE</b>	<b>Signature of employer/plan sponsor</b>	Date	<b>Mrs Dilly</b> Enter name of individual signing as employer or plan sponsor
Preparer's name (including firm name, if applicable) and address (include room or suite number)			Preparer's telephone number

- 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

<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>	7,042,747	7,764,616
<b>b</b> Total plan liabilities .....	<b>7b</b>	0	0
<b>c</b> Net plan assets (subtract line 7b from line 7a) .....	<b>7c</b>	7,042,747	7,764,616
<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>	45,070	
<b>(3)</b> Participants .....	<b>8a(3)</b>	99,999	
<b>(3)</b> Others (including rollovers) .....	<b>8a(3)</b>	0	
<b>b</b> Other income (loss) .....	<b>8b</b>	300,000	
<b>c</b> Total income (add lines 8a(1), 8a(3), 8a(3), and 8b) .....	<b>8c</b>		300,709
<b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits) .....	<b>8d</b>	77,705	
<b>e</b> Certain deemed and/or corrective distributions (see instructions) ...	<b>8e</b>	0	
<b>f</b> Administrative service providers (salaries, fees, commissions) ....	<b>8f</b>	19,999	
<b>g</b> Other expenses .....	<b>8g</b>	710	
<b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g) .....	<b>8h</b>		99,990
<b>i</b> Net income (loss) (subtract line 8h from line 8c) .....	<b>8i</b>		999,999
<b>j</b> Transfers to (from) the plan (see instructions) .....	<b>8j</b>	0	

<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: 2E 2F 2G 2J 2K 4D
<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:		Yes	No	N/A	Amount
<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? (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 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 section 302 of ERISA? .....  Yes  No  
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)

**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 the 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

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.)

13c(1) Name of plan(s):	13c(3) EIN(s)	13c(3) PN(s)

**Part VIII Trust Information**

**14a** Name of trust ..... **14b** Trust's EIN

**14c** Name of trustee or custodian ..... **14d** Trustee or custodian's telephone number

**Part IX IRS Compliance Questions**

**15a** Is the plan a 401(k) plan? If "No," skip b. ....  Yes  No

**15b** How did the plan satisfy the nondiscrimination requirements for employee deferrals under section 401(k)(3) for the plan year? Check all that apply: .....  
 Design-based safe harbor  "Prior year" ADP test  
 "Current year" ADP test  N/A

**16a** What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply: .....  
 Ratio percentage test  Average benefit test  N/A

**16b** Did the plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) for the plan year by combining this plan with any other plan under the permissive aggregation rules? .....  Yes  No

**17a** If the plan is a master and prototype plan (M&P) or volume submitter plan that received a favorable IRS opinion letter or advisory letter, enter the date of the letter \_\_\_\_/\_\_\_\_/\_\_\_\_ and serial number \_\_\_\_\_

**17b** If the plan is an individually-designed plan that received a favorable determination letter from the IRS, enter the date of the most recent determination letter \_\_\_\_/\_\_\_\_/\_\_\_\_

**18** 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? .....  Yes  No

**19** Was any plan participant a 5% owner who had attained at least age 70 ½ during the prior plan year? .....  Yes  No

**Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits**

This form is required to be filed under section 6057 of the Internal Revenue Code.  
▶ Go to [www.irs.gov/Form8955SSA](http://www.irs.gov/Form8955SSA) for instructions and the latest information.

**PART I Annual Statement Identification Information**

For the plan year beginning 01/01/2018, and ending 12/31/2018

- A**  ◀ Check here if plan is a government, church, or other plan that elects to voluntarily file Form 8955-SSA. (See instructions.)
- B**  ◀ Check here if this is an amended registration statement.
- C** Check the appropriate box if filing under:  Form 5558  Automatic extension  
 Special extension (enter description) \_\_\_\_\_

**PART II Basic Plan Information - enter all requested information**

<b>1a</b> Name of plan	<b>1b</b> Plan Number (PN) 001
------------------------	-----------------------------------

**Plan Sponsor Information**

<b>2a</b> Plan sponsor's name	<b>2b</b> Employer Identification Number (EIN)
-------------------------------	--

<b>2c</b> Trade name (if different from plan sponsor name)	<b>2d</b> Plan sponsor's phone number
--	---------------------------------------

**2e** In care of name

<b>2f</b> Mailing address (room, apt., suite no. and street, or P.O. box)	<b>2g</b> City	<b>2h</b> State	<b>2i</b> ZIP code
---	----------------	-----------------	--------------------

<b>2j</b> Foreign province (or state)	<b>2k</b> Foreign country	<b>2l</b> Foreign postal code
---------------------------------------	---------------------------	-------------------------------

Not Required to be filed

Name of plan	Plan Number	EIN
-----------------	-------------	-----

**PART III Participant Information - enter all requested information**

**9** Enter one of the following Entry Codes in column (a) for each separated participant with deferred vested benefits who:  
**Code A** — has not previously been reported.  
**Code B** — has previously been reported under the above plan number, but whose previously reported information requires revisions.  
**Code C** — has previously been reported under another plan, but who will be receiving benefits from the plan listed above instead.  
**Code D** — has previously been reported under the above plan number, but whose benefits have been paid out or who is no longer entitled to those deferred vested benefits.

Use with entry code "A", "B", "C", or "D"					Use with entry code "A" or "B"				Entry code "C" only	
(a) Entry Code	(b) Social Security Number (or FOREIGN)	(c) Name of Participant (See instructions.)			Enter code for nature and form of benefit		Amount of vested benefit		(h) Previous sponsor's EIN	(i) Previous plan number
		First name	M.I.	Last name	✓ (d) Type of annuity	(e) Payment frequency	(f) Defined benefit plan — periodic payment	(g) Defined contribution plan — total value of account		

Not required to be filed



Not required to file an 8955-SSA this year

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**From:** Fire@irs.gov  
**Sent:**  
**To:** James Jesikiewicz  
**Subject:** SPS File Status Email

Dear Transmitter,

We have received your electronic file(s) and the following are the results of your transmission(s):

<b>Filename</b>	<b>Your Filename</b>	<b>Date Received</b>	<b>Count of Payees</b>	<b>File Status</b>
ORIG.60604.0025				1 <b>*GOOD*, Not Released</b>

To review the results of your file, log back into the FIRE system at <http://fire.irs.gov> and at the Main Menu click on Check File Status, then click on the appropriate filename.

If your File Status indicates 'BAD', correct the errors and timely resubmit the file as originally submitted (original/amended). The Replacement option does not apply to 8955-SSA files.

Please do not respond to this email unless you have questions about your file(s).



**FIRE Production System**

**File Upload Statistics**

Menu Options

- [Main Menu](#)
- [Log Out](#)

Total Bytes Received: 3750

**Please ensure this is the correct size.**

We renamed your file to: ORIG.70707.0070

\*You may want to print this screen for your records.

A FILE STATUS email will be sent within a few days regarding the status of your file. If it is not received within this timeframe, please log onto the FIRE system and go to 'CHECK FILE STATUS' to verify the status of your file.

## 8955-SSA INSTRUCTIONS for ELECTRONIC FILING

1) Upload the following file to the FIRE web site at <http://fire.irs.gov>.

**C:\MY DOCUMENTS\DATAIR\IRSSSA2016\Sample Val. CORPORATION EMPLOYEES PROFIT SHARING  
PLAN-01.ISF**

2) Enter the FIRE file name assigned by the FIRE web site after you upload the file in the space provided below on the "Filing" tab of the Wizard.

See <http://www.irs.gov/Retirement-Plans/Form-8955-SSA-Resources> and Publication 4810 for additional information on filing Form 8955-SSA electronically.