

## **SUMMARY ANNUAL REPORT FOR FLYING FOOD FARE, INC. 401(K) PLAN**

This is a summary of the annual report for the FLYING FOOD FARE, INC. 401(K) PLAN, EIN 36-3233324, Plan 001, for period January 1, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

### **Basic Financial Statement**

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were \$3,555,264. These expenses included \$79,372 in administrative expenses and \$3,475,892 in benefits paid to participants and beneficiaries. A total of 4021 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$37,044,092 as of December 31, 2015, compared to \$35,788,459 as of January 1, 2015. During the plan year, the plan experienced an increase in its net assets of \$1,255,633. 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 \$4,810,897, including employer contributions of \$1,185,212, employee contributions of \$3,696,698, other contributions of \$150,599 and earnings from investments of (\$318,220).

### **Your Rights to Additional Information**

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

- An accountant's report
- Financial information
- Information on payments to service providers
- Assets held for investment
- Fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationships with the plan)
- Insurance information, including sales commissions paid by insurance carriers

To obtain a copy of the full annual report, or any part thereof, write or call the office of FLYING FOOD FARE, INC., 5333 S. LARAMIE AVE., SUITE 220, CHICAGO, IL, 60638, 773-884-0770. The charge to cover copying costs will be \$0 for the full annual report or \$0 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, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions 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, 5333 S. LARAMIE AVE., SUITE 220, CHICAGO, IL, 60638 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210.