

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 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 <div style="border: 1px solid black; text-align: center; padding: 5px; font-weight: bold; font-size: 1.2em;">2009</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2009 or fiscal plan year beginning <u>01/01/2009</u> and ending <u>12/31/2009</u>	
A This return/report is for:	☒ single-employer plan ☐ multiple-employer plan (not multiemployer) ☐ one-participant plan
B This return/report is for:	☐ first return/report ☐ final return/report ☐ an amended return/report ☐ 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						
1a Name of plan <u>THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC. DEFINED BENEFIT PENSION PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">1b Three-digit plan number (PN) ►</td> <td style="width: 40%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2005</u></td> </tr> </table>	1b Three-digit plan number (PN) ►	<u>002</u>	1c Effective date of plan <u>01/01/2005</u>			
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1c Effective date of plan <u>01/01/2005</u>							
2a Plan sponsor's name and address (employer, if for single-employer plan) <u>THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.</u> <u>1622 EAST MARKET STREET</u> <u>WARREN, OH 44483-6613</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">2b Employer Identification Number (EIN) <u>34-1827025</u></td> <td style="width: 40%;"></td> </tr> <tr> <td>2c Plan sponsor's telephone number <u>330-399-7215</u></td> <td></td> </tr> <tr> <td>2d Business code (see instructions) <u>621111</u></td> <td></td> </tr> </table>	2b Employer Identification Number (EIN) <u>34-1827025</u>		2c Plan sponsor's telephone number <u>330-399-7215</u>		2d Business code (see instructions) <u>621111</u>	
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2c Plan sponsor's telephone number <u>330-399-7215</u>							
2d Business code (see instructions) <u>621111</u>							
3a Plan administrator's name and address (if same as Plan sponsor, enter "Same") <u>THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.</u> <u>1622 EAST MARKET STREET</u> <u>WARREN, OH 44483-6613</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">3b Administrator's EIN <u>34-1827025</u></td> <td style="width: 40%;"></td> </tr> <tr> <td>3c Administrator's telephone number <u>330-399-7215</u></td> <td></td> </tr> </table>	3b Administrator's EIN <u>34-1827025</u>		3c Administrator's telephone number <u>330-399-7215</u>			
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3c Administrator's telephone number <u>330-399-7215</u>							
4 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. Sponsor's name	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">4b EIN</td> <td style="width: 40%;"></td> </tr> <tr> <td>4c PN</td> <td></td> </tr> </table>	4b EIN		4c PN			
4b EIN							
4c PN							
5a Total number of participants at the beginning of the plan year	5a <u>16</u>						
b Total number of participants at the end of the plan year	5b <u>15</u>						
c Total number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)	5c						
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 6a or 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.							

Part III	Financial Information																																										
7 Plan Assets and Liabilities	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th></th> <th style="width: 25%;">(a) Beginning of Year</th> <th style="width: 25%;">(b) End of Year</th> </tr> <tr> <td>a Total plan assets</td> <td>7a <u>339128</u></td> <td><u>539309</u></td> </tr> <tr> <td>b Total plan liabilities</td> <td>7b <u>0</u></td> <td><u>0</u></td> </tr> <tr> <td>c Net plan assets (subtract line 7b from line 7a)</td> <td>7c <u>339128</u></td> <td><u>539309</u></td> </tr> </table>		(a) Beginning of Year	(b) End of Year	a Total plan assets	7a <u>339128</u>	<u>539309</u>	b Total plan liabilities	7b <u>0</u>	<u>0</u>	c Net plan assets (subtract line 7b from line 7a)	7c <u>339128</u>	<u>539309</u>																														
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8 Income, Expenses, and Transfers for this Plan Year	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th></th> <th style="width: 25%;">(a) Amount</th> <th style="width: 25%;">(b) Total</th> </tr> <tr> <td>a Contributions received or receivable from:</td> <td></td> <td></td> </tr> <tr> <td> (1) Employers</td> <td>8a(1) <u>102746</u></td> <td></td> </tr> <tr> <td> (2) Participants</td> <td>8a(2) <u>0</u></td> <td></td> </tr> <tr> <td> (3) Others (including rollovers)</td> <td>8a(3) <u>0</u></td> <td></td> </tr> <tr> <td>b Other income (loss)</td> <td>8b <u>99303</u></td> <td></td> </tr> <tr> <td>c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)</td> <td>8c</td> <td><u>202049</u></td> </tr> <tr> <td>d Benefits paid (including direct rollovers and insurance premiums to provide benefits)</td> <td>8d <u>1868</u></td> <td></td> </tr> <tr> <td>e Certain deemed and/or corrective distributions (see instructions)</td> <td>8e <u>0</u></td> <td></td> </tr> <tr> <td>f Administrative service providers (salaries, fees, commissions)</td> <td>8f <u>0</u></td> <td></td> </tr> <tr> <td>g Other expenses</td> <td>8g <u>0</u></td> <td></td> </tr> <tr> <td>h Total expenses (add lines 8d, 8e, 8f, and 8g)</td> <td>8h</td> <td><u>1868</u></td> </tr> <tr> <td>i Net income (loss) (subtract line 8h from line 8c)</td> <td>8i</td> <td><u>200181</u></td> </tr> <tr> <td>j Transfers to (from) the plan (see instructions)</td> <td>8j <u>0</u></td> <td></td> </tr> </table>		(a) Amount	(b) Total	a Contributions received or receivable from:			(1) Employers	8a(1) <u>102746</u>		(2) Participants	8a(2) <u>0</u>		(3) Others (including rollovers)	8a(3) <u>0</u>		b Other income (loss)	8b <u>99303</u>		c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c	<u>202049</u>	d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d <u>1868</u>		e Certain deemed and/or corrective distributions (see instructions)	8e <u>0</u>		f Administrative service providers (salaries, fees, commissions)	8f <u>0</u>		g Other expenses	8g <u>0</u>		h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h	<u>1868</u>	i Net income (loss) (subtract line 8h from line 8c)	8i	<u>200181</u>	j Transfers to (from) the plan (see instructions)	8j <u>0</u>	
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Part IV Plan Characteristics**9a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A 1B 1C

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:**Part V Compliance Questions**

	Yes	No	Amount
10 During the plan year:			
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)		X	
c Was the plan covered by a fidelity bond?	X		400000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service or other organization that provides some or all of the benefits under the plan? (See instructions.)		X	
f Has the plan failed to provide any benefit when due under the plan?		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500))..... ☒ Yes ☐ No

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 12a or 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 this plan year.....	12c	
d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)	12d	

e Will the minimum funding amount reported on line 12d be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted during the plan year or any prior 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(2) EIN(s)	13c(3) PN(s)

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.

SIGN HERE	Filed with authorized/valid electronic signature.	10/04/2010	ADEL I. YOUSSEF, M.D.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/04/2010	ADEL I. YOUSSEF, M.D.
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2009 This Form is Open to Public Inspection
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For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC. DEFINED BENEFIT PENSION PLAN</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.</u>	D Employer Identification Number (EIN) <u>34-1827025</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☒ 100 or fewer ☐ 101-500 ☐ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2009</u>	
2 Assets:	
a Market value	2a <u>337897</u>
b Actuarial value	2b <u>337897</u>
3 Funding target/participant count breakdown	
	(1) Number of participants (2) Funding Target
a For retired participants and beneficiaries receiving payment	3a <u>0</u> <u>0</u>
b For terminated vested participants	3b <u>0</u> <u>0</u>
c For active participants:	
(1) Non-vested benefits	3c(1) <u>2144</u>
(2) Vested benefits	3c(2) <u>358730</u>
(3) Total active	3c(3) <u>16</u> <u>360874</u>
d Total	3d <u>16</u> <u>360874</u>
4 If the plan is at-risk, check the box and complete items (a) and (b)	☐
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 <u>6.03</u> %
6 Target normal cost	6 <u>90928</u>

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>07/21/2010</u>
Signature of actuary	Date
<u>SARA K. DEFILIPPO</u>	<u>08-07318</u>
Type or print name of actuary	Most recent enrollment number
<u>DUNBAR, BENDER & ZAPF, INC.</u>	<u>412-263-0102</u>
Firm name	Telephone number (including area code)
<u>437 GRANT ST,FRICK BLDG,SUITE 1100</u> <u>PITTSBURGH, PA 15219-6114</u>	
Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2009
v.092308.1

Part II		Beginning of year carryover and prefunding balances	
		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (Item 13 from prior year)	15194	0
8	Portion used to offset prior year's funding requirement (Item 35 from prior year)	0	0
9	Amount remaining (Item 7 minus item 8).....	15194	0
10	Interest on item 9 using prior year's actual return of <u>-28.31</u> %	-4301	
11	Prior year's excess contributions to be added to prefunding balance:		
a	Excess contributions (Item 38 from prior year)		51249
b	Interest on (a) using prior year's effective rate of <u>5.84</u> %		2993
c	Total available at beginning of current plan year to add to prefunding balance		54242
d	Portion of (c) to be added to prefunding balance.....		0
12	Reduction in balances due to elections or deemed elections.....	0	0
13	Balance at beginning of current year (item 9 + item 10 + item 11d – item 12).....	10893	0

Part III		Funding percentages	
14	Funding target attainment percentage.....	14	90.61 %
15	Adjusted funding target attainment percentage.....	15	90.61 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	102.55 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	17	%

Part IV		Contributions and liquidity shortfalls			
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
09/14/2009	8396		04/01/2010	7000	
01/07/2010	7000		04/06/2010	7000	
01/13/2010	7000		04/21/2010	7000	
03/10/2010	7000		04/26/2010	9921	
03/23/2010	7000		07/02/2010	5429	
03/25/2010	30000				
			Totals ►	18(b)	102746
				18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a Contributions allocated toward unpaid minimum required contribution from prior years.....	19a 0
b Contributions made to avoid restrictions adjusted to valuation date	19b 0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c 94116
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☒ Yes ☐ No
b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☐ Yes ☒ No
c If 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of Quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:				
a Segment rates:	1st segment: 5.07 %	2nd segment: 6.09 %	3rd segment: 6.56 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 56
23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	☒ Yes ☐ No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of unpaid minimum required contributions for prior years

28 Unpaid minimum required contribution for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (item 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (item 28 minus item 29)	30	0

Part VIII Minimum required contribution for current year

31 Target normal cost, adjusted, if applicable (see instructions).....	31	90928
32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	12218	2041
b Waiver amortization installment	0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	0
34 Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b – item 33).....	34	92969
	Carryover balance	Prefunding balance
35 Balances used to offset funding requirement	0	0
36 Additional cash requirement (item 34 minus item 35).....	36	92969
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c).....	37	94116
38 Interest-adjusted excess contributions for current year (see instructions).....	38	1147
39 Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37).....	39	0
40 Unpaid minimum required contribution for all years	40	0

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2009 This Form is Open to Public Inspection
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For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

► **Round off amounts to nearest dollar.**

► **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>The Gastroenterology Clinic and Endoscopy Center, Inc. Defined Benefit</u>	B Three-digit plan number (PN) ► <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>The Gastroenterology Clinic and Endoscopy Center, Inc.</u>	D Employer Identification Number (EIN) <u>34-1827025</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B ☐ Other	
F Prior year plan size: ☒ 100 or fewer ☐ 101-500 ☐ More than 500	

Part I Basic Information			
1 Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2009</u>			
2 Assets:			
a Market value.....	2a		337,897
b Actuarial value.....	2b		337,897
3 Funding target/participant count breakdown		(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment.....	3a	0	0
b For terminated vested participants.....	3b	0	0
c For active participants:			
(1) Non-vested benefits.....	3c(1)		2,144
(2) Vested benefits.....	3c(2)		358,730
(3) Total active.....	3c(3)	16	360,874
d Total.....	3d	16	360,874
4 If the plan is at-risk, check the box and complete items (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions.....	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor.....	4b		
5 Effective interest rate.....	5	6.03 %	
6 Target normal cost.....	6	90,928	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	 Signature of actuary <u>Sara K. DeFilippo</u> Type or print name of actuary <u>Dunbar, Bender & Zapf, Inc.</u> Firm name <u>437 Grant St, Frick Bldg, Suite 1100</u> <u>Pittsburgh</u> PA <u>15219-6114</u> Address of the firm	<u>7/21/2010</u> Date <u>08-07318</u> Most recent enrollment number <u>(412) 263-0102</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2009
v.092308.1

Part II Beginning of year carryover and prefunding balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (Item 13 from prior year)	15,194	0
8 Portion used to offset prior year's funding requirement (Item 35 from prior year)	0	0
9 Amount remaining (Item 7 minus item 8)	15,194	0
10 Interest on item 9 using prior year's actual return of <u>(28.31)%</u>	(4,301)	
11 Prior year's excess contributions to be added to prefunding balance:		
a Excess contributions (Item 38 from prior year)		51,249
b Interest on (a) using prior year's effective rate of <u>5.84 %</u>		2,993
c Total available at beginning of current plan year to add to prefunding balance		54,242
d Portion of (c) to be added to prefunding balance		0
12 Reduction in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (item 9 + item 10 + item 11d - item 12)	10,893	0

Part III Funding percentages

14 Funding target attainment percentage	14	90.61 %
15 Adjusted funding target attainment percentage	15	90.61 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	102.55 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and liquidity shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
09/14/2009	8,396		04/01/2010	7,000	
01/07/2010	7,000		04/06/2010	7,000	
01/13/2010	7,000		04/21/2010	7,000	
03/10/2010	7,000		04/26/2010	9,921	
03/23/2010	7,000		07/02/2010	5,429	
03/25/2010	30,000				
Totals ►			18(b)	102,746	18(c) 0

19 Discounted employer contributions - see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contribution from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	94,116

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No
- c** If 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of Quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions used to determine funding target and target normal cost

21 Discount rate:				
a Segment rates:	1st segment: 5.07 %	2nd segment: 6.09 %	3rd segment: 6.56 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 56
23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment.	27

Part VII Reconciliation of unpaid minimum required contributions for prior years

28 Unpaid minimum required contribution for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (item 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (item 28 minus item 29)	30	0

Part VIII Minimum required contribution for current year

31 Target normal cost, adjusted, if applicable (see instructions)	31	90,928
32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	12,218	2,041
b Waiver amortization installment	0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	0
34 Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b - item 33)	34	92,969
	Carryover balance	Prefunding balance
35 Balances used to offset funding requirement	0	0
36 Additional cash requirement (item 34 minus item 35)	36	92,969
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c)	37	94,116
38 Interest-adjusted excess contributions for current year (see instructions)	38	1,147
39 Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37)	39	0
40 Unpaid minimum required contribution for all years	40	0

Plan Name: The Gastroenterology Clinic and Endoscopy Center, Inc. Defined Benefit Pension Plan
Sponsor Name: The Gastroenterology Clinic and Endoscopy Center, Inc.
EIN: 34-1827025
Plan Number: 002

Schedule SB, Attachment to line 19 - Discounted Employer Contributions

Date of Contribution	Contribution Amount	Plan Year Applied	(a) Applicable Effective Interest Rate	Interest Adjusted Contribution	
09/14/2009	8,396	1/1/2009	6.03%	7,905	(b)
01/07/2010	7,000	1/1/2009	6.03%	6,378	(b)
01/13/2010	7,000	1/1/2009	6.03%	6,382	(b)
03/10/2010	7,000	1/1/2009	6.03%	6,335	(b)
03/23/2010	7,000	1/1/2009	6.03%	6,311	(b)
03/25/2010	30,000	1/1/2009	6.03%	27,325	(b)
04/01/2010	7,000	1/1/2009	6.03%	6,443	(b)
04/06/2010	7,000	1/1/2009	6.03%	6,434	(b)
04/21/2010	7,000	1/1/2009	6.03%	6,448	(b)
04/26/2010	9,921	1/1/2009	6.03%	9,183	
07/02/2010	5,429	1/1/2009	6.03%	4,972	
	102,746			94,116	

- (a) Increased by 5 percentage points if applicable
(b) Portion of this deposit represents a late quarterly installment

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Line 22 – Description of Weighted Average Retirement Age

<u>Age</u>	<u>Retirement Probability</u>	<u>Weight</u>
55	100%	73.33
56	100%	20.00
57	100%	0.00
58	100%	0.00
59	100%	0.00
60	100%	0.00
61	100%	0.00
62	100%	6.67

Weighted Retirement Age is 55.67

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Part V – Summary of Principal Plan Provisions

- I. Effective Date: January 1, 2005
- II. Definitions:
 - A. Actuarial Equivalence (§8.09): The applicable mortality table described in Section 417(e)(3)(B) (as amended by the Pension Protection Act of 2006) and 5.00% interest Pre-Retirement and 5.50% interest Post-Retirement. However, the amount of any single sum distribution will be determined based on the applicable mortality table set forth in Section 417(e)(3)(B) of the Internal Revenue Code and the rate of interest on 30-year Treasury securities, as specified for the month of November preceding each Plan Year.
 - B. Compensation (§2.10): Total earnings, including deferrals
 - C. Year of Service (§2.49): Earned for each Plan Year following the Effective Date of the plan in which a participant completes 1,000 hours of service
 - D. Employee (§2.18): Each individual employed with the Employer, excluding (a) Lee C. Laney, Jr., (b) Melissa Youssef, (c) Christie Youssef, (d) any individual who is a Leased Employee, or (e) any individual who is characterized as an independent contractor by the Employer.”
 - E. Entry Date (§2.20): January 1 and July 1
 - F. Plan Year (§2.38): January 1 to December 31
 - G. Cash Balance Participant (§2.08): A Participant who was a shareholder in the Employer on the effective date of this Plan (determined without regard to any rules of attribution of ownership)
 - H. Unit Credit Participant (§2.48): A Participant who is not a Cash Balance Participant
- III. Eligibility and Participation (§3.01): Each Eligible Employee shall become a Participant on the Entry Date coincident with or next following the completion of one (1) Year of Service and the attainment of age twenty-one (21).
- IV. Benefit Eligibility
 - A. Normal Retirement Age (§2.32): Age 62, or 5th anniversary of plan entry if later.
 - B. Normal Retirement Date (§2.33): The first of the month coincident with or next following the attainment of Normal Retirement Age
 - C. Early Retirement Age: Age 55, or 5th anniversary of plan entry if later.
 - D. Late Retirement (§5.08): If a Participant is employed beyond his Normal Retirement Date, the commencement of retirement benefits will be postponed to the date of actual retirement.

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Part V – Summary of Principal Plan Provisions (continued)

- E. Disability Retirement (§2.13): A physical or mental disability which is sufficient to prevent a Participant from satisfactorily performing work for which he was suited by ability, training, and experience immediately prior to the onset of such physical or mental disability.
- V. Retirement Benefits
- A. Normal Form of Benefit (§5.01): Life Annuity payable in monthly installments
- B. Cash Balance Benefit (§5.02): A Cash Balance Account will be maintained on behalf of each Cash Balance Participant. As of December 31, 2005 and each December 31 thereafter, the Cash Balance Account for each Cash Balance Participant who has completed 500 hours of service during the Plan Year will be credited with an amount equal to 30% of his or her compensation for the Plan Year.
- In addition, as of each December 31 after December 31, 2005, each such participant's Cash Balance Account will also be credited with an amount equal to the amount of his or her Cash Balance Account as of the immediately preceding December 31, multiplied by the interest rate on 30-year Treasury securities as specified for the month of November in the Plan Year prior to the Plan Year containing the December 31.
- The amount of the Cash Balance Benefit as of any particular date of determination will be payable in the Normal Form of Benefit. This will be determined by accumulating the Cash Balance Account through the Participant's Normal Retirement Date (without regard to whether the Participant is credited with any additional hours of service) with interest credits (assuming no change in the rate mentioned above for the month of November immediately preceding the Plan Year containing the date of determination).
- C. Benefit Formula Applicable to Unit Credit Participants (§5.03): The amount of the monthly retirement income payable to any Unit Credit Participant will be equal to Fifteen and 00/100 Dollars (\$15.00), multiplied by the number of the Unit Credit Participant's completed Years of Benefit Service.
- D. Early Retirement Benefit (§5.16): The amount of the Early Retirement Benefit will be equal to the vested portion of the Participant's Accrued Benefit as of the date of his early retirement. The amount payable will not be actuarially adjusted to reflect early commencement."
- E. Accrued Benefit (§2.01): The benefit amount earned by a Participant as of a particular date of determination based on his or her Years of Benefit Service as of that date. For a Cash Balance Participant, the equivalent benefit amount earned as of a particular date of determination based on the value of his or her cash balance account as of that date.
- VI. Vesting (§7.01 and §7.02): A participant is 100% vested in his Accrued Benefit upon reaching Normal Retirement or terminating employment because of death or disability. All other vesting follows the table below:

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Part V – Summary of Principal Plan Provisions (continued)

Years of Service	Vested Percentage
Less than 3	0%
3 or more	100%

VII. Death Benefit (§5.08):

- A. If a Participant dies prior to the commencement of benefits, the Trustee will pay his or her beneficiary an amount equal to the Actuarial Equivalent present value of the Participant's Accrued Benefit as of the date of death.
- B. Upon the death of a Participant subsequent to the commencement of benefits, his beneficiary will be entitled to whatever death benefit may be available under the settlement arrangements pursuant to which the Participant's benefit was payable.

VIII. Payment of Benefits

- A. Normal Form of Payment (§5.01): Actuarially equivalent life annuity to single participants, 100% joint and survivor annuity to spouse for married participants
- B. Optional Forms (§8.04): Life annuity with or without certain period, joint and survivor annuities, and single sum distribution
- C. Small Retirement Income Payments (§8.07): If the present value of a Participant's vested Accrued Benefit does not exceed \$1,000, a lump sum distribution will automatically be paid without requiring the Participant's consent.

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Part V - Summary of Actuarial Assumptions/Methods

Summary of Actuarial Assumptions and Methods

1. Mortality:

	1/1/2008	1/1/2009
a. Funding:		
Pre-Retirement:	None	None
Post-Retirement:	RP-2000 Combined Table	RP-2000 Combined Table
Post-Retirement for Those Assumed to	IRC 417(e) Lump Sum	IRC 417(e) Lump Sum
Elect a Lump Sum:	Table for 2008	Table for 2009
b. Present Value of Accrued Benefits:	IRC 417(e) Lump Sum	IRC 417(e) Lump Sum
	Table for 2008	Table for 2009

2. Interest Rate(s):

	1/1/2008	1/1/2009
a. Minimum/Maximum Funding*:		
i) Segment 1	5.26%	5.07%
ii) Segment 2	5.82%	6.09%
iii) Segment 3	6.38%	6.56%
iv) Effective Rate of Interest	5.838%	6.027%
<i>*Effective for the 2008 plan year, segment rates are based on the non-transitional rates issued for the fourth month prior to the beginning of the plan year</i>		
b. Present Value of Accrued Benefits:		
Termination Basis:		
Segment 1:	4.60%	5.27%
Segment 2:	4.82%	5.69%
Segment 3:	4.91%	5.37%
Cash Balance Interest Credit	4.52%	4.00%

3. Salary Scale: None

4. Cash Balance Account Interest Credit: 4.00% compounded annually for accumulating account balances

5. Expenses: The Plan Sponsor is assumed to pay all administrative expenses outside the Plan.

6. Form of Payment: 100% of deferred vested & active participants assumed to take a lump sum payment

7. Asset Valuation Method: Market Value

8. Assumed Retirement Age: Normal Retirement Age or attained age if greater

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Summary of Actuarial Assumptions and Methods (continued)

9. Top Heavy Minimum: Minimum benefits were recognized in the defined contribution plan as of the valuation date since the plan was top heavy as of the determination date.
10. Funding Method:

Traditional Unit Credit

The actuarial cost method used in the valuation was the unit credit cost method.

The normal cost is the sum of all the individual normal costs for each participant. For active participants, the individual normal cost is the present value of the benefit earned during the year being valued. For active participants whose credited service equals or exceeds the plan maximum, if any, and for non-active participants, the normal cost is zero.

The actuarial accrued liability is the sum of the individual accrued liabilities for all participants. The individual accrued liability for an active participant is the present value of the accrued benefit as of the valuation date. The unfunded liability is the actuarial accrued liability less the valuation assets.

The total annual cost of the plan is the normal cost plus the shortfall amortization charge.

Projected Unit Credit

The actuarial cost method used in the development of the maximum contribution and the at-risk liabilities was the projected unit credit cost method.

Under this method, the normal cost is the sum of the individual normal costs for all participants. For an active participant, the individual normal cost is the present value at the current age of the projected benefit at the assumed retirement age, based on the actuarial assumptions, divided by the participant's expected years of credited service at that age. For a non-active participant, the normal cost is zero.

The actuarial accrued liability is the sum of the individual accrued liabilities for all plan participants. For an active participant, the individual accrued liability is the product of the normal cost and the total years of credited service at the current age. For non-active participants, the individual accrued liability is the present value at the current age of future benefits. The unfunded actuarial accrued liability equals the actuarial accrued liability less the valuation assets.

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Line 24 – Changes in Actuarial Assumptions Since Prior Valuation

Plan Changes

The Pension Protection Act of 2006 (“PPA”) imposes new requirements on tax-qualified pension plans and the Plan must adopt a “good” faith interim amendment for compliance with the PPA requirements in order to maintain the tax-qualified status of the plan. The Plan is hereby amended as follows:

Effective January 1, 2009:

1. Section 2.32 of the Plan is hereby deleted in its entirety and replaced by the following:

“2.32 “Normal Retirement Age” means the later of (a) age sixty-two (62), or (b) the fifth anniversary of the date a Participant commenced participation in the Plan.”
2. The following new Section 5.16 is hereby added to the Plan:

“5.16 “Early Retirement: If a Participant terminates his employment with the Employer after having attained Early Retirement Age but prior to having attained Normal Retirement Age, the Participant will be entitled to an Early Retirement Benefit. For this purpose, the term “Early Retirement Age” means the later of age fifty-five (55) or the fifth anniversary of the date the Participant commenced participation in the Plan. The amount of the Early Retirement Benefit will be equal to the vested portion of the Participant’s Accrued Benefit as of the date of his early retirement. The Early Retirement Benefit will be a subsidized benefit, i.e., if the Participant elects to commence payment of his Early Retirement Benefit prior to his Normal Retirement Date, the amount payable will not be actuarially adjusted to reflect early commencement.”
3. The following new subsection (f) is hereby added to the end of Section 8.08 of the Plan:

“(f) The Administrator will notify the Participant and the Participant’s Spouse of the right to defer any distribution until the Participant’s Accrued Benefit is no longer immediately distributable. Such notification will include a general description of the material features, and an explanation of the relative values of, the optional forms of benefit available under the Plan in a manner that would satisfy the notice requirements of Section 417(a)(3) of the Code and Section 1.417(a)-3 of the Income Tax Regulations. Notices given in Plan Years beginning after December 31, 2006 will also include a description of the extent to which benefits will be greater if the commencement of distributions is deferred.”
4. The following new subsection (g) is hereby added to the end of Section 8.10 of the Plan:

“(g) Effective for Plan Years beginning on or after January 1, 2009, and notwithstanding any other provisions in this Plan, a non-Spouse Beneficiary who is a designated beneficiary may elect a direct rollover of the distribution to which the Beneficiary is entitled under the terms of the Plan (following the death of the Participant) to an individual retirement plan described in Section 408(a) or 408(b) of the Code (an “IRA”), provided that the distribution satisfies all of the requirements to be an Eligible Rollover Distribution other than the requirement that the distribution be made to the Participant or the Participant’s Surviving Spouse.”

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Line 24 – Changes in Actuarial Assumptions Since Prior Valuation (continued)

5. The following new Section 10.11 is hereby added to the end of Article X of the Plan:

“10.11 Funding-Based Limits under the Pension Protection Act of 2006: Effective for Plan Years beginning on and after January 1, 2008, the Plan is subject to the following rules and provisions in order to satisfy the requirements of Section 401(a)(29) and 436 of the Code:

(a) Limitations on Plan Amendments Increasing Liability for Benefits. With respect to any Plan amendment, the Plan is subject to the following rules and provisions:

(1) Restriction on Amendment. A Plan amendment cannot take effect during any Plan Year if the amendment would have the effect of increasing Plan liabilities because of increases in benefits, establishment of new benefits, changing the rate of benefit accrual, or changing the rate at which benefits become nonforfeitable, if the Adjusted Funding Target Attainment Percentage for such Plan Year (A) is less than 80%, or (B) would be less than 80% taking such amendment into account.

(2) Exemption. The restriction of subsection (a)(1) will cease to apply with respect to any Plan Year, effective as of the first day of the Plan Year (or if later, the effective date of the amendment), upon payment by the Employer of a contribution (in addition to any minimum required contribution under Section 430 of the Code) equal to: (A) in the case of clause (A) of subsection (a)(1), the amount of the increase in the Plan's funding target (under Section 430 of the Code) for the Plan Year attributable to the amendment; and (B) in the case of clause (B) of paragraph (a)(1), the amount sufficient to result in an Adjusted Funding Target Attainment Percentage of 80%.

(3) Exception for Certain Benefit Increases. The restriction of paragraph (a)(1) will not apply to any amendment which provides for an increase in benefits under a formula which is not based on a Participant's Compensation, but only if the rate of such increase is not in excess of the contemporaneous rate of increase in average wages of Participants covered by the amendment.

(b) Limitations on Accelerated Benefit Distributions. With respect to benefit distributions, the Plan is subject to the following rules and provisions:

(1) Funding Percentage Less Than 60%. If the Plan's Adjusted Funding Target Attainment Percentage for a Plan Year is less than 60%, then the Plan is restricted and cannot pay any Prohibited Payment after the Code §436 Measurement Date for the Plan Year.

(2) Bankruptcy. During any period in which the Employer is a debtor in a case under title 11, United States Code, or similar Federal or State law, the Plan may not pay any Prohibited Payment. The preceding sentence will not apply on or after the date on which the Plan's enrolled actuary certifies that the Plan's Adjusted Funding Target Attainment Percentage is not less than 100%.

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Line 24 – Changes in Actuarial Assumptions Since Prior Valuation (continued)

(3) Limited Payment. If the Adjusted Funding Target Attainment Percentage at least 60% but less than 80%, then following rules and provisions apply:

(A) Restriction on Prohibited Payments. If the Adjusted Funding Target Attainment Percentage for a Plan Year is 60% or greater but less than 80%, then the Plan may not pay any Prohibited Payment after the Code §436 Measurement Date for the Plan Year to the extent the amount of the Prohibited Payment exceeds the lesser of (i) 50% of the amount of the payment which could be made without regard to this paragraph; or (ii) the present value (determined under guidance prescribed by the Pension Benefit Guaranty Corporation, using the interest and mortality assumptions under Section 417(e) of the Code) of the maximum guarantee with respect to the Participant under Section 4022 of ERISA.

(B) One-Time Application. Only one Prohibited Payment that meets the requirements of subsection (b)(3)(A) can be made with respect to any Participant during any period of consecutive Plan Years to which the limitations under paragraphs (a) or (b) applies. For purposes of this subparagraph, a Participant and any Beneficiary on his or her behalf (including an Alternate Payee) will be treated as one Participant. If a Participant's Accrued Benefit is allocated to an Alternate Payee and one or more other Persons, then the amount under subsection (b)(3)(A) will be allocated among such Persons in the same manner as the Accrued Benefit is allocated, unless the Qualified Domestic Relations Order provides otherwise.

(c) Limitation on Benefit Accruals for Severe Funding Shortfall. With respect to benefit accruals, the Plan is subject to the following rules and provisions:

(1) Funding Percentage Less Than 60%. If the Plan's Adjusted Funding Target Attainment Percentage for a Plan Year is less than 60%, then benefit accruals under the Plan will cease as of the Freeze Date.

(2) Exemption. Paragraph (c)(1) will cease to apply with respect to any Plan Year, effective as of the first day of the Plan Year, upon payment by the Employer of a contribution (in addition to any minimum contribution required under Section 430 of the Code) equal to the amount sufficient to result in an Adjusted Funding Target Attainment Percentage of at least 60%.

(3) Subsequent Accruals. Effective as of the first day of such first Plan Year in which the Plan is no longer subject to the restrictions of this subsection (c), the Plan will be unfrozen prospectively, and benefit accruals will resume prospectively (as of the first day of such first Plan Year in which the Plan is no longer subject to the restrictions of this subsection (c).)

(d) Rules Relating to Contributions Required to Avoid Benefit Limitations. With respect to contributions required to avoid the benefit limitations of this section, the Plan is subject to the following rules and provisions:

(1) Security Used in Calculating the Adjusted Funding Target Attainment Percentage. The Adjusted Funding Target Attainment Percentage will be determined by treating as a Plan asset any security provided by the Employer that consists of (A) a bond issued by a corporate surety company that is an acceptable surety for purposes of Section 412 of ERISA; (B) cash, or United

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Line 24 – Changes in Actuarial Assumptions Since Prior Valuation (continued)

States obligations which mature in 3 years or less, held in escrow by a bank or similar financial institution; or (C) such other form of security as is satisfactory to the Secretary and the parties involved.

(2) Security Perfected and Enforced. Any security provided under subsection (d)(1) may be perfected and enforced at any time after the earlier of (A) the date on which the Plan terminates; (B) if there is a failure to make a payment of the minimum required contribution for any Plan Year beginning after the security is provided, the due date for the payment under Section 430(j) of the Code; or (C) if the Adjusted Funding Target Attainment Percentage is less than 60% for a consecutive period of 7 years, the Code §436 Measurement Date for the last year in the period.

(3) Release of Security. Any security provided under subsection (d)(1) will be released (and any amounts thereunder will be refunded together with any interest accrued thereon) at such time as may be prescribed in Regulations, including Regulations for partial releases of the security by reason of increases in the Funding Target Attainment Percentage.

(4) Prefunding Balance or Funding Standard Carryover Balance Cannot Be Used. A prefunding balance under Section 430(f) of the Code or a funding standard carryover balance cannot be used under subsections (a), or (c) to satisfy any payment that the Employer may make under any of those paragraphs to avoid or terminate the application of any limitation under such paragraph.

(5) Deemed Reduction of Funding Balance. With respect to a deemed reduction of the prefunding balance, the Plan is subject to the following rules and provisions:

(A) Employer Deemed to Have Made Election. Subject to subsection (d)(5)(B), if a benefit limitation under paragraphs (a), (b) or (c) would apply to the Plan for the Plan Year (but for this subsection (d)(5) and determined without regard to subsection (a)(2), then the Employer will be treated as having made an election under Section 430(f) of the Code to reduce the prefunding balance or funding standard carryover balance by such amount as is necessary for such benefit limitation to not apply to the Plan for such Plan Year.

(B) Exception for Insufficient Funding Balances. Subsection (d)(5)(A) will not apply with respect to a benefit limitation for any Plan Year if the application of such subsection would not result in the benefit limitation not applying for such Plan Year.

(C) Restrictions of Certain Rules to Collectively Bargained Plans. With respect to any benefit limitation under paragraphs (a) or (c), subsection (d)(5)(A) will only apply in the case of a Plan maintained pursuant to one or more collective bargaining agreements between Employee representatives and one or more Employers.

(e) New Plans. Subsections (a) and (c) will not apply to the Plan for the first five Plan Years of the Plan. For purposes of this paragraph, the reference to the Plan includes any predecessor plan.

(f) Presumed Underfunding for Purposes of Benefit Limits. The following presumptions apply to the Plan:

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Line 24 – Changes in Actuarial Assumptions Since Prior Valuation (continued)

(1) Presumption of Continued Underfunding. If a benefit limitation under subsection (a), (b) or (c) has been applied to the Plan with respect to the Plan Year preceding the current Plan Year, the Adjusted Funding Target Attainment Percentage for the current Plan Year will be presumed to be equal to the Adjusted Funding Target Attainment Percentage for the preceding Plan Year until the Plan's enrolled actuary certifies the actual Adjusted Funding Target Attainment Percentage for the current Plan Year.

(2) Presumption of Underfunding after Tenth Month. If a certification of the Adjusted Funding Target Attainment Percentage for the current Plan Year is not made before the first day of the tenth month of the current Plan Year, then for purposes of subsection (a), (b) or (c), then that first day of the tenth month of the current Plan Year will be deemed to be the Code §436 Measurement Date for the current Plan Year and the Plan's Adjusted Funding Target Attainment Percentage will be conclusively presumed to be less than 60% as of that first day of the tenth month of the current Plan Year.

(3) Presumption of Underfunding after Fourth Month for Nearly Underfunded Plans. If (A) a benefit limitation under subsection (a), (b) or (c) did not apply with respect to the Plan Year preceding the current Plan Year, but the Adjusted Funding Target Attainment Percentage for that preceding Plan Year was not more than 10 percentage points greater than the percentage which would have caused those paragraphs to apply with respect to such preceding Plan Year, and (B) as of the first day of the fourth month of the current Plan Year, the Plan's enrolled actuary has not certified the actual Adjusted Funding Target Attainment Percentage for the current Plan Year, then until the enrolled actuary so certifies, that first day of the fourth month of the current Plan Year will be deemed to be the Code §436 Measurement Date for the current Plan Year and the Adjusted Funding Target Attainment Percentage as of that first day of the fourth month of the current Plan Year will be presumed to be equal to 10 percentage points less than the Adjusted Funding Target Attainment Percentage for that preceding Plan Year.

(c) Notwithstanding any other provision in this Plan, the amount of any single sum distribution from the Plan will be equal to the amount credited to the Participant's Cash Balance Account on the date of the distribution.

(d) Notwithstanding any other provision in this Plan, a Plan amendment that changes the date for determining the applicable interest rate (including any indirect change resulting from a change in Plan Year) will not be given effect with respect to any distribution during the period beginning one year after the later of the effective date of the amendment or the date the amendment is adopted, if, during such period and as a result of such amendment, the Participant's distribution amount would be reduced.

6. The Plan is hereby amended by deleting Section 2.18 of the Plan in its entirety and replacing it with the following:

"2.18 "Employee" means each individual employed by the Employer, while he is so employed. However, the term will not include (a) Lee C. Laney, Jr., (b) Melissa Youssef, (c) Christie Youssef, (d) any individual who is a Leased Employee, or (e) any individual who is characterized as an independent contractor by the Employer."

THE GASTROENTEROLOGY CLINIC AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025 / 002

Schedule SB, Line 24 – Changes in Actuarial Assumptions Since Prior Valuation (continued)

There have been no other changes in plan provisions since the prior valuation.

However, the maximum benefit limit imposed by Internal Revenue Code Section 415 increased from \$185,000 for plan years ending in 2008 to \$195,000 for plan years ending in 2009. The maximum compensation limit mandated by Internal Revenue Code Section 401(a)(17) increased from \$230,000 for plan years beginning in 2008 to \$245,000 for plan years beginning in 2009.

Plan Name: The Gastroenterology Clinic and Endoscopy Center, Inc. Defined Benefit Pension Plan

Sponsor Name: The Gastroenterology Clinic and Endoscopy Center, Inc.

EIN: 34-1827025

Plan Number: 002

Schedule SB, Attachment to Line 26 - Schedule of Active Participant Data											
Attained Age	Years of Credited Service to January 1, 2009										
	0 to 4		5 to 9		10 to 14		15 to 19		20 to 24		Total
	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	No.	Avg. Comp.	
1 to 19	-		-		-		-		-		0
20 to 24	1		-		-		-		-		1
25 to 29	2		-		-		-		-		2
30 to 34	1		-		-		-		-		1
35 to 39	1		-		-		-		-		1
40 to 44	1		-		-		-		-		1
45 to 49	1		-		-		-		-		1
50 to 54	4		-		-		-		-		4
55 to 59	3		-		-		-		-		3
60 to 64	1		-		-		-		-		1
65 to 69	-		-		-		-		-		0
70 to 74	-		-		-		-		-		0
75 & up	-		-		-		-		-		0
Total	15		0		0		0		0		15

THE GASTROENTEROLOGY AND ENDOSCOPY CENTER, INC.
DEFINED BENEFIT PENSION PLAN
EIN / PN: 34-1827025/ 002

Schedule SB, Line 32 – Schedule of Shortfall Amortization Bases

Date Established	Period (Years)	Current Year Present Value Factor	Balance		Annual Installment
			Original	Remaining	
01/01/2009	7	5.98566	12,218	12,218	2,041
Total				12,218	2,041