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| <b>Form 5500-SF</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Short Form Annual Return/Report of Small Employee Benefit Plan</b><br><br>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).<br><br><b>► Complete all entries in accordance with the instructions to the Form 5500-SF.</b> | OMB Nos. 1210-0110<br>1210-0089<br><br><b>2009</b><br><br><b>This Form is Open to Public Inspection</b> |
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| <b>Part I</b>                                                                                            | <b>Annual Report Identification Information</b>                                                                                                                                                                                        |
| For calendar plan year 2009 or fiscal plan year beginning <u>07/01/2009</u> and ending <u>06/30/2010</u> |                                                                                                                                                                                                                                        |
| <b>A</b> This return/report is for:                                                                      | <input checked="" type="checkbox"/> single-employer plan <input type="checkbox"/> multiple-employer plan (not multiemployer) <input type="checkbox"/> one-participant plan                                                             |
| <b>B</b> This return/report is for:                                                                      | <input checked="" type="checkbox"/> first return/report <input type="checkbox"/> final return/report<br><input type="checkbox"/> an amended return/report <input type="checkbox"/> short plan year return/report (less than 12 months) |
| <b>C</b> Check box if filing under:                                                                      | <input type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> DFVC program<br><input type="checkbox"/> special extension (enter description)                                                |

|                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |
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| <b>Part II</b>                                                                                                                                                                                                       | <b>Basic Plan Information</b> —enter all requested information                                                                                                                                                                                                                                                                                                                                             |                                                                  |            |                                                                   |  |                                                             |  |
| <b>1a</b> Name of plan<br><u>NEWS-2-YOU CASH BALANCE PLAN</u>                                                                                                                                                        | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;"><b>1b</b> Three-digit plan number (PN) ►</td> <td style="width:40%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2"><b>1c</b> Effective date of plan<br/><u>07/01/2009</u></td> </tr> </table>                                                                                               | <b>1b</b> Three-digit plan number (PN) ►                         | <u>002</u> | <b>1c</b> Effective date of plan<br><u>07/01/2009</u>             |  |                                                             |  |
| <b>1b</b> Three-digit plan number (PN) ►                                                                                                                                                                             | <u>002</u>                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                  |            |                                                                   |  |                                                             |  |
| <b>1c</b> Effective date of plan<br><u>07/01/2009</u>                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |
| <b>2a</b> Plan sponsor's name and address (employer, if for single-employer plan)<br><u>NEWS-2-YOU, INC.</u><br><br><u>P.O. BOX 550</u><br><u>909 UNIVERSITY DRIVE SOUTH</u><br><u>HURON, OH 44839</u>               | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;"><b>2b</b> Employer Identification Number (EIN) <u>34-1966759</u></td> <td style="width:40%;"></td> </tr> <tr> <td><b>2c</b> Plan sponsor's telephone number<br/><u>419-433-9800</u></td> <td></td> </tr> <tr> <td><b>2d</b> Business code (see instructions)<br/><u>511210</u></td> <td></td> </tr> </table> | <b>2b</b> Employer Identification Number (EIN) <u>34-1966759</u> |            | <b>2c</b> Plan sponsor's telephone number<br><u>419-433-9800</u>  |  | <b>2d</b> Business code (see instructions)<br><u>511210</u> |  |
| <b>2b</b> Employer Identification Number (EIN) <u>34-1966759</u>                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |
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| <b>2d</b> Business code (see instructions)<br><u>511210</u>                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |
| <b>3a</b> Plan administrator's name and address (if same as Plan sponsor, enter "Same")<br><u>NEWS-2-YOU, INC.</u><br><br><u>P.O. BOX 550</u><br><u>909 UNIVERSITY DRIVE SOUTH</u><br><u>HURON, OH 44839</u>         | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;"><b>3b</b> Administrator's EIN<br/><u>34-1966759</u></td> <td style="width:40%;"></td> </tr> <tr> <td><b>3c</b> Administrator's telephone number<br/><u>419-433-9800</u></td> <td></td> </tr> </table>                                                                                                        | <b>3b</b> Administrator's EIN<br><u>34-1966759</u>               |            | <b>3c</b> Administrator's telephone number<br><u>419-433-9800</u> |  |                                                             |  |
| <b>3b</b> Administrator's EIN<br><u>34-1966759</u>                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |
| <b>3c</b> Administrator's telephone number<br><u>419-433-9800</u>                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |
| <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. Sponsor's name               | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;"><b>4b</b> EIN</td> <td style="width:40%;"></td> </tr> <tr> <td><b>4c</b> PN</td> <td></td> </tr> </table>                                                                                                                                                                                                    | <b>4b</b> EIN                                                    |            | <b>4c</b> PN                                                      |  |                                                             |  |
| <b>4b</b> EIN                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |
| <b>4c</b> PN                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |
| <b>5a</b> Total number of participants at the beginning of the plan year .....                                                                                                                                       | <b>5a</b> <u>16</u>                                                                                                                                                                                                                                                                                                                                                                                        |                                                                  |            |                                                                   |  |                                                             |  |
| <b>b</b> Total number of participants at the end of the plan year .....                                                                                                                                              | <b>5b</b> <u>14</u>                                                                                                                                                                                                                                                                                                                                                                                        |                                                                  |            |                                                                   |  |                                                             |  |
| <b>c</b> Total number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item).....                                                                    | <b>5c</b>                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                  |            |                                                                   |  |                                                             |  |
| <b>6a</b> Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) .....                                                                                                  | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                                                                                                                                                                                                                        |                                                                  |            |                                                                   |  |                                                             |  |
| <b>b</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.)..... | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No                                                                                                                                                                                                                                                                                                                                        |                                                                  |            |                                                                   |  |                                                             |  |
| <b>If you answered "No" to either 6a or 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.</b>                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                  |            |                                                                   |  |                                                             |  |

| <b>Part III</b>                                                                                     | <b>Financial Information</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
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| <b>7</b> Plan Assets and Liabilities                                                                | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th></th> <th style="width:20%;">(a) Beginning of Year</th> <th style="width:20%;">(b) End of Year</th> </tr> <tr> <td><b>a</b> Total plan assets .....</td> <td style="text-align: right;"><b>7a</b> <u>0</u></td> <td style="text-align: right;"><u>146156</u></td> </tr> <tr> <td><b>b</b> Total plan liabilities .....</td> <td style="text-align: right;"><b>7b</b> <u>0</u></td> <td style="text-align: right;"><u>0</u></td> </tr> <tr> <td><b>c</b> Net plan assets (subtract line 7b from line 7a).....</td> <td style="text-align: right;"><b>7c</b> <u>0</u></td> <td style="text-align: right;"><u>146156</u></td> </tr> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                 | (a) Beginning of Year | (b) End of Year | <b>a</b> Total plan assets .....                    | <b>7a</b> <u>0</u> | <u>146156</u> | <b>b</b> Total plan liabilities ..... | <b>7b</b> <u>0</u>         | <u>0</u> | <b>c</b> Net plan assets (subtract line 7b from line 7a)..... | <b>7c</b> <u>0</u>    | <u>146156</u> |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
|                                                                                                     | (a) Beginning of Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | (b) End of Year |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>a</b> Total plan assets .....                                                                    | <b>7a</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <u>146156</u>   |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>b</b> Total plan liabilities .....                                                               | <b>7b</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <u>0</u>        |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>c</b> Net plan assets (subtract line 7b from line 7a).....                                       | <b>7c</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <u>146156</u>   |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>8</b> Income, Expenses, and Transfers for this Plan Year                                         | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th></th> <th style="width:20%;">(a) Amount</th> <th style="width:20%;">(b) Total</th> </tr> <tr> <td><b>a</b> Contributions received or receivable from:</td> <td></td> <td></td> </tr> <tr> <td>  <b>(1)</b> Employers .....</td> <td style="text-align: right;"><b>8a(1)</b> <u>146987</u></td> <td></td> </tr> <tr> <td>  <b>(2)</b> Participants .....</td> <td style="text-align: right;"><b>8a(2)</b> <u>0</u></td> <td></td> </tr> <tr> <td>  <b>(3)</b> Others (including rollovers).....</td> <td style="text-align: right;"><b>8a(3)</b> <u>0</u></td> <td></td> </tr> <tr> <td><b>b</b> Other income (loss).....</td> <td style="text-align: right;"><b>8b</b> <u>-292</u></td> <td></td> </tr> <tr> <td><b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) .....</td> <td style="text-align: right;"><b>8c</b></td> <td style="text-align: right;"><u>146695</u></td> </tr> <tr> <td><b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits).....</td> <td style="text-align: right;"><b>8d</b> <u>0</u></td> <td></td> </tr> <tr> <td><b>e</b> Certain deemed and/or corrective distributions (see instructions)....</td> <td style="text-align: right;"><b>8e</b> <u>0</u></td> <td></td> </tr> <tr> <td><b>f</b> Administrative service providers (salaries, fees, commissions).....</td> <td style="text-align: right;"><b>8f</b> <u>539</u></td> <td></td> </tr> <tr> <td><b>g</b> Other expenses.....</td> <td style="text-align: right;"><b>8g</b> <u>0</u></td> <td></td> </tr> <tr> <td><b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g).....</td> <td style="text-align: right;"><b>8h</b></td> <td style="text-align: right;"><u>539</u></td> </tr> <tr> <td><b>i</b> Net income (loss) (subtract line 8h from line 8c).....</td> <td style="text-align: right;"><b>8i</b></td> <td style="text-align: right;"><u>146156</u></td> </tr> <tr> <td><b>j</b> Transfers to (from) the plan (see instructions) .....</td> <td style="text-align: right;"><b>8j</b> <u>0</u></td> <td></td> </tr> </table> |                 | (a) Amount            | (b) Total       | <b>a</b> Contributions received or receivable from: |                    |               | <b>(1)</b> Employers .....            | <b>8a(1)</b> <u>146987</u> |          | <b>(2)</b> Participants .....                                 | <b>8a(2)</b> <u>0</u> |               | <b>(3)</b> Others (including rollovers)..... | <b>8a(3)</b> <u>0</u> |  | <b>b</b> Other income (loss)..... | <b>8b</b> <u>-292</u> |  | <b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) ..... | <b>8c</b> | <u>146695</u> | <b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits)..... | <b>8d</b> <u>0</u> |  | <b>e</b> Certain deemed and/or corrective distributions (see instructions).... | <b>8e</b> <u>0</u> |  | <b>f</b> Administrative service providers (salaries, fees, commissions)..... | <b>8f</b> <u>539</u> |  | <b>g</b> Other expenses..... | <b>8g</b> <u>0</u> |  | <b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g)..... | <b>8h</b> | <u>539</u> | <b>i</b> Net income (loss) (subtract line 8h from line 8c)..... | <b>8i</b> | <u>146156</u> | <b>j</b> Transfers to (from) the plan (see instructions) ..... | <b>8j</b> <u>0</u> |  |
|                                                                                                     | (a) Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (b) Total       |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>a</b> Contributions received or receivable from:                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>(1)</b> Employers .....                                                                          | <b>8a(1)</b> <u>146987</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>(2)</b> Participants .....                                                                       | <b>8a(2)</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>(3)</b> Others (including rollovers).....                                                        | <b>8a(3)</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>b</b> Other income (loss).....                                                                   | <b>8b</b> <u>-292</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>c</b> Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) .....                                 | <b>8c</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <u>146695</u>   |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>d</b> Benefits paid (including direct rollovers and insurance premiums to provide benefits)..... | <b>8d</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>e</b> Certain deemed and/or corrective distributions (see instructions)....                      | <b>8e</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>f</b> Administrative service providers (salaries, fees, commissions).....                        | <b>8f</b> <u>539</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>g</b> Other expenses.....                                                                        | <b>8g</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>h</b> Total expenses (add lines 8d, 8e, 8f, and 8g).....                                         | <b>8h</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <u>539</u>      |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>i</b> Net income (loss) (subtract line 8h from line 8c).....                                     | <b>8i</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <u>146156</u>   |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |
| <b>j</b> Transfers to (from) the plan (see instructions) .....                                      | <b>8j</b> <u>0</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                 |                       |                 |                                                     |                    |               |                                       |                            |          |                                                               |                       |               |                                              |                       |  |                                   |                       |  |                                                                     |           |               |                                                                                                     |                    |  |                                                                                |                    |  |                                                                              |                      |  |                              |                    |  |                                                             |           |            |                                                                 |           |               |                                                                |                    |  |

**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 1C 1G

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

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

**Part VI Pension Funding Compliance**

**11** Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500))..... ☒ 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>b</b> Enter the minimum required contribution for this plan year.....                                                                           | <b>12b</b> |  |
| <b>c</b> Enter the amount contributed by the employer to the plan for this plan year.....                                                          | <b>12c</b> |  |
| <b>d</b> 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) ..... | <b>12d</b> |  |

**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.)

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

|                  |                                                   |            |                                                              |
|------------------|---------------------------------------------------|------------|--------------------------------------------------------------|
| <b>SIGN HERE</b> | Filed with authorized/valid electronic signature. | 03/31/2011 | MARY PAT GRESPIN                                             |
|                  | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |                                                   |            |                                                              |
|                  | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |

|                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                   |                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| <div>SCHEDULE SB<br/>(Form 5500)<br/><br/>Department of the Treasury<br/>Internal Revenue Service<br/><br/>Department of Labor<br/>Employee Benefits Security Administration<br/><br/>Pension Benefit Guaranty Corporation</div> | <div>Single-Employer Defined Benefit Plan<br/>Actuarial Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div> | <div>OMB No. 1210-0110</div> <div>2009</div> <div>This Form is Open to Public Inspection</div> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|

For calendar plan year 2009 or fiscal plan year beginning 07/01/2009 and ending 06/30/2010

▶ 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.

|                                                                                              |                                                             |
|----------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| <b>A</b> Name of plan<br>NEWS-2-YOU CASH BALANCE PLAN                                        | <b>B</b> Three-digit plan number (PN) ▶ 002                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br>NEWS-2-YOU, INC. | <b>D</b> Employer Identification Number (EIN)<br>34-1966759 |

**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**

|                                                                                                                                                                                                       |                            |                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|--------------------|
| <b>1</b> Enter the valuation date: Month 07 Day 01 Year 2009                                                                                                                                          |                            |                    |
| <b>2</b> Assets:                                                                                                                                                                                      |                            |                    |
| <b>a</b> Market value .....                                                                                                                                                                           | <b>2a</b>                  | 0                  |
| <b>b</b> Actuarial value .....                                                                                                                                                                        | <b>2b</b>                  | 0                  |
| <b>3</b> Funding target/participant count breakdown                                                                                                                                                   | (1) Number of participants | (2) Funding Target |
| <b>a</b> For retired participants and beneficiaries receiving payment .....                                                                                                                           | <b>3a</b>                  | 0                  |
| <b>b</b> For terminated vested participants .....                                                                                                                                                     | <b>3b</b>                  | 0                  |
| <b>c</b> For active participants:                                                                                                                                                                     |                            |                    |
| (1) Non-vested benefits .....                                                                                                                                                                         | <b>3c(1)</b>               | 0                  |
| (2) Vested benefits .....                                                                                                                                                                             | <b>3c(2)</b>               | 0                  |
| (3) Total active .....                                                                                                                                                                                | <b>3c(3)</b>               | 16                 |
| <b>d</b> Total .....                                                                                                                                                                                  | <b>3d</b>                  | 16                 |
| <b>4</b> If the plan is at-risk, check the box and complete items (a) and (b) .....                                                                                                                   |                            |                    |
| <b>a</b> Funding target disregarding prescribed at-risk assumptions .....                                                                                                                             | <b>4a</b>                  |                    |
| <b>b</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 ..... | <b>4b</b>                  |                    |
| <b>5</b> Effective interest rate .....                                                                                                                                                                | <b>5</b>                   | 6.69 %             |
| <b>6</b> Target normal cost .....                                                                                                                                                                     | <b>6</b>                   | 131585             |

**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.

|                                                           |  |                                        |
|-----------------------------------------------------------|--|----------------------------------------|
| <b>SIGN HERE</b>                                          |  | 11/29/2010                             |
| Signature of actuary                                      |  | Date                                   |
| JILL E. CASEY, CEBS, E.A.                                 |  | 08-07216                               |
| Type or print name of actuary                             |  | Most recent enrollment number          |
| HARBRIDGE CONSULTING GROUP, LLC                           |  | 315-703-8900                           |
| Firm name                                                 |  | Telephone number (including area code) |
| ONE LINCOLN CENTER, 12TH FLOOR<br>SYRACUSE, NY 13202-9972 |  |                                        |
| 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 ☐

| 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) ..... | 0                     | 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).....                                                     | 0                     | 0                      |
| 10 Interest on item 9 using prior year's actual return of <u>0.00</u> % .....                     | 0                     | 0                      |
| 11 Prior year's excess contributions to be added to prefunding balance:                           |                       |                        |
| a Excess contributions (Item 38 from prior year) .....                                            |                       | 0                      |
| b Interest on (a) using prior year's effective rate of <u>0.00</u> % .....                        |                       | 0                      |
| c Total available at beginning of current plan year to add to prefunding balance .....            |                       | 0                      |
| 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).....              | 0                     | 0                      |

| Part III Funding percentages                                                                                                                                       |    |          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----------|
| 14 Funding target attainment percentage.....                                                                                                                       | 14 | 100.00 % |
| 15 Adjusted funding target attainment percentage.....                                                                                                              | 15 | 100.00 % |
| 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 | %        |
| 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<br>(MM-DD-YYYY)                                                          | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
| 02/04/2010                                                                        | 146987                            | 0                               |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 |                          |                                   |                                 |
|                                                                                   |                                   |                                 | Totals ►                 | 18(b)                             | 146987                          |
|                                                                                   |                                   |                                 |                          | 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 141538                                                          |
| 20 Quarterly contributions and liquidity shortfalls:                                                                          |                                                                     |
| a Did the plan have a "funding shortfall" for the prior year? .....                                                           | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....                   | <input type="checkbox"/> Yes <input type="checkbox"/> 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 |
|                                                            |         |         |         |

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

|                                                                                                                                                                                              |                        |                        |                        |                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------|------------------------|-----------------------------------------------------|
| <b>21</b> Discount rate:                                                                                                                                                                     |                        |                        |                        |                                                     |
| <b>a</b> Segment rates:                                                                                                                                                                      | 1st segment:<br>5.21 % | 2nd segment:<br>6.74 % | 3rd segment:<br>6.84 % | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code) .....                                                                                                                                                 |                        |                        |                        | <b>21b</b> 0                                        |
| <b>22</b> Weighted average retirement age .....                                                                                                                                              |                        |                        |                        | <b>22</b> 65                                        |
| <b>23</b> Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute |                        |                        |                        |                                                     |

**Part VI Miscellaneous items**

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

**Part VII Reconciliation of unpaid minimum required contributions for prior years**

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

**Part VIII Minimum required contribution for current year**

|                                                                                                                                                                                      |                     |                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|
| <b>31</b> Target normal cost, adjusted, if applicable (see instructions).....                                                                                                        | <b>31</b>           | 131585             |
| <b>32</b> Amortization installments:                                                                                                                                                 | Outstanding Balance | Installment        |
| <b>a</b> Net shortfall amortization installment .....                                                                                                                                | 0                   | 0                  |
| <b>b</b> Waiver amortization installment .....                                                                                                                                       | 0                   | 0                  |
| <b>33</b> 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 ..... | <b>33</b>           | 0                  |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b – item 33).....                                                   | <b>34</b>           | 131585             |
|                                                                                                                                                                                      | Carryover balance   | Prefunding balance |
| <b>35</b> Balances used to offset funding requirement .....                                                                                                                          |                     | Total balance      |
| <b>36</b> Additional cash requirement (item 34 minus item 35).....                                                                                                                   | <b>36</b>           | 131585             |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c).....                                                   | <b>37</b>           | 141538             |
| <b>38</b> Interest-adjusted excess contributions for current year (see instructions).....                                                                                            | <b>38</b>           | 9953               |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37).....                                                                       | <b>39</b>           | 0                  |
| <b>40</b> Unpaid minimum required contribution for all years .....                                                                                                                   | <b>40</b>           | 0                  |

## CENSUS DATA

### A. Age and Service Distribution of Active Members

| Completed Years of Service on July 1, 2009 |         |       |       |         |         |         |         |         |         |     |       |
|--------------------------------------------|---------|-------|-------|---------|---------|---------|---------|---------|---------|-----|-------|
| Attained Age                               | Under 1 | 1 - 4 | 5 - 9 | 10 - 14 | 15 - 19 | 20 - 24 | 25 - 29 | 30 - 34 | 35 - 39 | 40+ | Total |
| Under 25                                   | 1       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 1     |
| 25-29                                      | 3       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 3     |
| 30-34                                      | 1       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 1     |
| 35-39                                      | 4       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 4     |
| 40-44                                      | 1       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 1     |
| 45-49                                      | 1       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 1     |
| 50-54                                      | 2       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 2     |
| 55-59                                      | 1       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 1     |
| 60-64                                      | 1       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 1     |
| 65-70                                      | 0       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 0     |
| 70 & up                                    | 1       | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 1     |
| Total                                      | 16      | 0     | 0     | 0       | 0       | 0       | 0       | 0       | 0       | 0   | 16    |

| Active Member Statistics | July 1, 2009 |
|--------------------------|--------------|
| Number of members        | 16           |
| Average age              | 41.75        |
| Average years of service | 0.00         |
| Average salary           | \$86,328     |

## ACTUARIAL ASSUMPTIONS AND METHODS

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The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. Below is a description of the actuarial assumptions used in the valuation.

### Funding Target Liability

**Valuation Date:** July 1, 2009

**Demographic Information:** The demographic information was provided as of July 1, 2009 by News-2-You, Inc. Although we did not audit the data, we did review the data for reasonableness.

**Cost Method:** As required by PPA, the Traditional Unit Credit Cost Method is used.

**Valuation Assets:** Market Value

**Interest Rates:** The July 2009 non-transitional segment rates were utilized as prescribed by IRC Section 430(h) and elected by the Employer.

| Segment   | Interest Rate |
|-----------|---------------|
| Segment 1 | 5.21%         |
| Segment 2 | 6.74%         |
| Segment 3 | 6.84%         |

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

**Effective Interest Rate:** 6.694%

**Interest Credit Rate for Determining Projected Cash Balance Account:** 6.740%

**Rate of Compensation Increase:** Salaries are assumed to increase at 3.00% per year.

**Mortality:** Post-retirement mortality is assumed in the valuation based on the 2009 sex distinct tables for annuitants.

**Post-Disablement Mortality:** Post-disablement mortality is not assumed in the valuation.

**Retirement Incidence:** Employees were assumed to retire at age 65.

**Turnover:** Rates of turnover are not assumed in the valuation.

**Disability:** Rates of disability are not assumed in the valuation.

**Administrative Expenses:** Actual plan expenses, not including investment advisory fees, paid out of the trust during the previous plan year rounded to the nearest thousand.

**Form of Benefit:** Immediate lump sum.

**SCHEDULE SB  
(Form 5500)**Department of the Treasury  
Internal Revenue ServiceDepartment 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**For calendar plan year 2009 or fiscal plan year beginning 07/01/2009 and ending 06/30/2010

▶ 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.

|                                                                                                                                           |  |                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A</b> Name of plan<br>News-2-You Cash Balance Plan                                                                                     |  | <b>B</b> Three-digit plan number (PN) ▶<br>002                                                                                                          |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br>News-2-You, Inc.                                              |  | <b>D</b> Employer Identification Number (EIN)<br>34-1966759                                                                                             |
| <b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B |  | <b>F</b> Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500 |

**Part I Basic Information**

|                                                                                                                                                                                                      |              |                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----------------------------|
| <b>1</b> Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2009</u>                                                                                                                    |              |                            |
| <b>2</b> Assets:                                                                                                                                                                                     |              |                            |
| <b>a</b> Market value.....                                                                                                                                                                           | <b>2a</b>    | 0                          |
| <b>b</b> Actuarial value.....                                                                                                                                                                        | <b>2b</b>    | 0                          |
| <b>3</b> Funding target/participant count breakdown                                                                                                                                                  |              |                            |
|                                                                                                                                                                                                      |              | (1) Number of participants |
| <b>a</b> For retired participants and beneficiaries receiving payment.....                                                                                                                           | <b>3a</b>    | 0                          |
| <b>b</b> For terminated vested participants.....                                                                                                                                                     | <b>3b</b>    | 0                          |
| <b>c</b> For active participants:                                                                                                                                                                    |              |                            |
| (1) Non-vested benefits.....                                                                                                                                                                         | <b>3c(1)</b> | 0                          |
| (2) Vested benefits.....                                                                                                                                                                             | <b>3c(2)</b> | 0                          |
| (3) Total active.....                                                                                                                                                                                | <b>3c(3)</b> | 16                         |
| <b>d</b> Total.....                                                                                                                                                                                  | <b>3d</b>    | 16                         |
| <b>4</b> If the plan is at-risk, check the box and complete items (a) and (b) <input type="checkbox"/>                                                                                               |              |                            |
| <b>a</b> Funding target disregarding prescribed at-risk assumptions.....                                                                                                                             | <b>4a</b>    |                            |
| <b>b</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..... | <b>4b</b>    |                            |
| <b>5</b> Effective interest rate.....                                                                                                                                                                | <b>5</b>     | 6.69%                      |
| <b>6</b> Target normal cost.....                                                                                                                                                                     | <b>6</b>     | 131585                     |

**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

JILL E. CASEY, CEBS, E.A.

Type or print name of actuary

HARBRIDGE CONSULTING GROUP, LLC

Firm name

ONE LINCOLN CENTER, 12TH FLOOR

SYRACUSE NY 13202-9972

Address of the firm

11-29-10

Date

0807216

Most recent enrollment number

315-703-8900

Telephone number (including area code)

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

|                       |                        |
|-----------------------|------------------------|
| (a) Carryover balance | (b) Prefunding balance |
|-----------------------|------------------------|

### Part III Funding percentages

## Part IV Contributions and liquidity shortfalls

**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 |
|                                                            |         |         |         |

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

|                                                                                                                                                                                              |                       |                       |                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------------------------------------|
| <b>21</b> Discount rate:                                                                                                                                                                     |                       |                       |                                                     |
| <b>a</b> Segment rates:                                                                                                                                                                      | 1st segment:<br>5.21% | 2nd segment:<br>6.74% | 3rd segment:<br>6.84%                               |
|                                                                                                                                                                                              |                       |                       | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code) .....                                                                                                                                                 |                       |                       | <b>21b</b> 0                                        |
| <b>22</b> Weighted average retirement age .....                                                                                                                                              |                       |                       | <b>22</b> 65                                        |
| <b>23</b> Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute |                       |                       |                                                     |

**Part VI Miscellaneous items**

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

**Part VII Reconciliation of unpaid minimum required contributions for prior years**

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

**Part VIII Minimum required contribution for current year**

|                                                                                                                                                                                      |                     |                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|
| <b>31</b> Target normal cost, adjusted, if applicable (see instructions) .....                                                                                                       | <b>31</b>           | 131585             |
| <b>32</b> Amortization installments:                                                                                                                                                 |                     |                    |
| <b>a</b> Net shortfall amortization installment .....                                                                                                                                | Outstanding Balance | Installment        |
| <b>b</b> Waiver amortization installment .....                                                                                                                                       | 0                   | 0                  |
| <b>33</b> 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 ..... | <b>33</b>           | 0                  |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b - item 33) .....                                                  | <b>34</b>           | 131585             |
|                                                                                                                                                                                      |                     |                    |
|                                                                                                                                                                                      | Carryover balance   | Prefunding balance |
| <b>35</b> Balances used to offset funding requirement .....                                                                                                                          |                     | Total balance      |
| <b>36</b> Additional cash requirement (item 34 minus item 35) .....                                                                                                                  | <b>36</b>           | 131585             |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c) .....                                                  | <b>37</b>           | 141538             |
| <b>38</b> Interest-adjusted excess contributions for current year (see instructions) .....                                                                                           | <b>38</b>           | 9953               |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37) .....                                                                      | <b>39</b>           | 0                  |
| <b>40</b> Unpaid minimum required contribution for all years .....                                                                                                                   | <b>40</b>           | 0                  |

## PLAN PROVISIONS

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

**Effective Date** July 1, 2009.

**Year of Service:** For purposes of determining a participant's vesting and eligibility for participation under the plan, a year of service means a plan year during which a participant earns at least 1,000 hours of service.

**Credited Service:** For purposes of benefit accrual, a plan year in which the participant earns at least 1 hour of service.

**Compensation:** 3401(a) compensation plus salary reduction contributions made to any plan arrangement maintained by the Employer.

### Eligibility:

**Participation** The January 1<sup>st</sup> or July 1<sup>st</sup> coinciding with or next following the attainment of age 21 and the completion of one Year of Service. As of the effective date of the plan, all employees over the age of 21 are eligible.

**Normal Retirement** First day of the month coinciding with or next following the attainment of age 65.

**Early Retirement** None

**Deferred Retirement** First of any month after Normal Retirement Date.

**Vested Termination** Years of service are all years of service with the Employer in which the employee was given credit for 1,000 or more hours of service.

|  | <u>Years of Service</u> | <u>Vested %</u> |
|--|-------------------------|-----------------|
|  | Less than 3             | 0               |
|  | 3 or more               | 100             |

**Preretirement  
Survivor Annuity** All participants are eligible.

### Amount of Pension:

**Normal Retirement** A monthly pension benefit equal to actuarial equivalent of the participant's Hypothetical Account. The Hypothetical Account is determined as the sum of the following:

(1) Hypothetical Allocation:

\$50,000 to each Participant of Group A, which shall consist of the President/CEO and Vice-President.

10% of determination period compensation to each Participant of Group B, which shall consist of the Vice President of Development and the Vice President of Marketing.

2.5% of compensation for all other participants.

## PLAN PROVISIONS

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A Hypothetical Allocation is credited to a participant's account at the end of each plan year during which the participant completed at least 1 hour of service.

(2) Interest Credit:

Each Participant's Hypothetical Account shall be credited at the end of each plan year with a Hypothetical Interest Credit. The Hypothetical Interest Credit Rate is based on the 10-year Treasury rate determined as of the May preceding the plan year in which the Hypothetical interest is credited.

**Deferred Retirement**

Determined the same as the Normal Retirement Pension but including Compensation and Years of Service after Normal Retirement Date.

**Vested Termination**

Normal Retirement Pension based on Years of Service and Compensation up to date of termination. Benefits may start before normal retirement on an actuarial equivalent basis.

**Preretirement  
Survivor Annuity**

The actuarial equivalent of the accrued benefit.

**Forms of Benefit:**

**Normal**

If married to a qualified spouse, a 50% qualified joint and survivor which is the actuarial equivalent of a single life annuity, otherwise, a single life annuity.

**Optional Forms**

Joint and Survivor (50%, 75% or 100%)  
Life Annuity  
Lump Sum

**News-2-You Cash Balance Plan**

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

**EIN/PN: 34-1966759/002**

All participants were assumed to retire at age 65.