Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

2040

2010

OMB Nos. 1210-0110 1210-0089

This Form is Open to Public Inspection

Р	ension Benefit Guaranty Corporation	▶ Complete all entries in accor	dance wit	h the instructions to the Form 550	0-SF.	
		dentification Information				
For	calendar plan year 2010 or fisc	cal plan year beginning 01/01/201	0	and ending 1	2/31/2	2010
Α.	This return/report is for:	single-employer plan	multiple-e	employer plan (not multiemployer)		one-participant plan
В	This return/report is for:	first return/report	final retur	n/report		
		an amended return/report	short plar	year return/report (less than 12 mo	nths)	
C	Check box if filing under:	X Form 5558	automatio	extension		DFVC program
	3 · · ·	special extension (enter description	on)			
Da	rt II Basic Plan Infor	mation—enter all requested inform	,			
	Name of plan	mation—enter an requested inform	ialion		1h	Three-digit
		CIATES, PC PENSION PLAN			15	plan number
						(PN) • 003
					1c	Effective date of plan
						01/01/1998
		ress (employer, if for single-employer	plan)		2b	Employer Identification Number
BRO	NXVILLE PATHOLOGY ASSO	CIATES, PC			20	(EIN) 13-3839318
17 KI	RAFT AVENUE				20	Plan sponsor's telephone number 914-787-3265
BRO	NXVILLE, NY 10708				2d	Business code (see instructions)
						621111
3a	Plan administrator's name and	d address (if same as Plan sponsor, e	enter "Same	∍")	3b	Administrator's EIN
BRU	NXVILLE PATHOLOGY ASSO	CIATES, PC 17 KRAFT A BRONXVILL		08		13-3839318
					3C	Administrator's telephone number 914-787-3265
4 1	the name and/or FIN of the pl	an sponsor has changed since the la	st return/re	port filed for this plan, enter the	4h	EIN
		er from the last return/report. Sponso		pertined for time plant, effect the		
					4c	PN
5a	Total number of participants a	at the beginning of the plan year			5a	3
b	Total number of participants a	at the end of the plan year			5b	3
С	Total number of participants v	vith account balances as of the end o	f the plan y	vear (defined benefit plans do not		
	complete this item)				5c	
	•	during the plan year invested in eligib		,		Yes No
b		the annual examination and report of (See instructions on waiver eligibility				X Yes ☐ No
		her 6a or 6b, the plan cannot use F		•		
Pa	rt III Financial Inform					
7	Plan Assets and Liabilities			(a) Beginning of Year		(b) End of Year
-	Total plan assets		. 7a	1019678	3	1172130
b	. ota. p.a accosto)	0
C		7b from line 7a)		1019678	3	1172130
8	Income, Expenses, and Trans			(a) Amount		(b) Total
а	Contributions received or rece			(a) Amount		(b) Total
<u> </u>			. 8a(1)	65658	5	
	(2) Participants		8a(2))	
	(3) Others (including rollovers	s)		()	
b	, ,	······································	1	89344	1	
С	Total income (add lines 8a(1).	, 8a(2), 8a(3), and 8b)				154999
d		rollovers and insurance premiums		,		
			. 8d	(_	
е	Certain deemed and/or correct	ctive distributions (see instructions)	. 8e	()	
f	Administrative service provide	ers (salaries, fees, commissions)	. 8f	()	
g	Other expenses		. 8g	2547	7	
h	Total expenses (add lines 8d,	8e, 8f, and 8g)				2547
i		ne 8h from line 8c)				152452
i		see instructions))	

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		•	
Part IV	Dian	(`haraci	arietice
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9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

If the plan provides welfare benefits, enter the applicable welfare, feature codes from the List of Plan Characteristic Codes in the instructions:

		plan provides wellate benefits, effet the applicable wellate feature codes from the List of Flan Chara	.0.0110				0110110.		
art	٧	Compliance Questions							
0	Duri	ng the plan year:		Yes	No		Amo	unt	
а		there a failure to transmit to the plan any participant contributions within the time period described in CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10a		Χ				
b		e there any nonexempt transactions with any party-in-interest? (Do not include transactions reported ne 10a.)	10b		X				
С	Was	s the plan covered by a fidelity bond?	10c	X					265000
d		the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud shonesty?	10d		X				
е	insu	e any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, rance service or other organization that provides some or all of the benefits under the plan? (See uctions.)	10e		X				
f	Has	the plan failed to provide any benefit when due under the plan?	10f		X				
g	Did t	the plan have any participant loans? (If "Yes," enter amount as of year end.)	10g		X				
h		s is an individual account plan, was there a blackout period? (See instructions and 29 CFR).101-3.)	10h						
i		h was answered "Yes," check the box if you either provided the required notice or one of the eptions to providing the notice applied under 29 CFR 2520.101-3	10i						
art	VI	Pension Funding Compliance							
11		s a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and com					. X	Yes	No
2	Is th	is a defined contribution plan subject to the minimum funding requirements of section 412 of the Code	or se	ction 3	802 of	ERISA?.		Yes	X No
	,	es," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.)							
	gran	vaiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructing the waiver	th						
_		ompleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.		г	401				
b	Ente	r the minimum required contribution for this plan year			12b				
		r the amount contributed by the employer to the plan for this plan year			12c				
d		ract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left tive amount)			12d	==1			
е	Will t	he minimum funding amount reported on line 12d be met by the funding deadline?				Yes	N	Ю	N/A
art	VII	Plan Terminations and Transfers of Assets							
3a	Has	a resolution to terminate the plan been adopted during the plan year or any prior year?		<u></u>				Yes	X No
	If "Ye	es," enter the amount of any plan assets that reverted to the employer this year			13a				
b		e all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought e PBGC?	under	the co	ntrol			Yes	X No
С		ring this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the hassets or liabilities were transferred. (See instructions.)	ne pla	n(s) to					
1	3c(1)	Name of plan(s):		130	(2) EI	N(s)	1	13c(3)	PN(s)
Cauti	on: 4	A penalty for the late or incomplete filing of this return/report will be assessed unless reasonab	le car	ıse is	establ	ished.			
Jnde SB or	r pen	alties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/ edule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/ true, correct, and complete.	urn/rep	oort, in	cludin	g, if appli			

SIGN	Filed with authorized/valid electronic signature.	09/02/2011	JOSE MACCERA
HERE	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN	Filed with authorized/valid electronic signature.	09/02/2011	JOSE MACCERA
HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

SCHEDULE SB (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan **Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

2010

This Form is Open to Public

Inspection

OMB No. 1210-0110

▶ File	as an attachmen	nt to Form	5500 or 5	500-SF.			
For calendar plan year 2010 or fiscal plan year beginning	01/01/2010			and en	ding 12/3	1/2010	
 Round off amounts to nearest dollar. Caution: A penalty of \$1,000 will be assessed for late filir 	ng of this report ur	nless reaso	onable cau	se is establish	ned.		
A Name of plan BRONXVILLE PATHOLOGY ASSOCIATES, PC PENSION P	LAN			B Three-d plan nur	git nber (PN)	>	003
C Plan sponsor's name as shown on line 2a of Form 5500 or BRONXVILLE PATHOLOGY ASSOCIATES, PC	· 5500-SF			D Employer	dentificat	ion Number	(EIN)
E Type of plan: ☐ Single ☐ Multiple-A ☐ Multiple-B	F PI	rior year pla	an size: X	100 or fewer	101-50	00 More	than 500
Part I Basic Information							
1 Enter the valuation date: Month 01	Day <u>01</u>	Year 2	2010				
2 Assets:							
a Market value					2a		1019678
b Actuarial value					2b		1056204
3 Funding target/participant count breakdown			(1) Nu	mber of partic	inants	(2)	Funding Target
a For retired participants and beneficiaries receiving	navment	3a	(1)		0	(-/	0
b For terminated vested participants	·	3b			0		0
·	·····L	30			0		
C For active participants:	Г	2 (1)					0
(1) Non-vested benefits		3c(1)					0
(2) Vested benefits		3c(2)					1297445
(3) Total active		3c(3)			3		1297445
d Total		3d			3		1297445
4 If the plan is at-risk, check the box and complete items (a) and (b)						
			<u></u>	_	4a		
a Funding target disregarding prescribed at-risk assu	•				4а		
b Funding target reflecting at-risk assumptions, but di at-risk for fewer than five consecutive years and dis							
5 Effective interest rate					5		6.67 %
6 Target normal cost					6		0
Statement by Enrolled Actuary To the best of my knowledge, the information supplied in this schedule and a accordance with applicable law and regulations. In my opinion, each other as combination, offer my best estimate of anticipated experience under the plan. SIGN	sumption is reasonable						
HERE						09/01/2	2011
Signature of actuary CAROLINE DE ESPOSITO						Date 11-09	165
Type or print name of actua O. A. PENSION SERVICES, NJ INC.	ry				Most re	ecent enrollm 973-746	
Firm name 42 ELM STREET MONTCLAIR, NJ 07042				T	elephone	number (incl	uding area code)
Address of the firm							
If the actuary has not fully reflected any regulation or ruling proinstructions	mulgated under t	he statute	in completi	ing this sched	ule, check	the box and	see

Page	2-	1

Schedule SB (Form 5500) 2010

Pa	art II	Begin	ning of year	carryov	er and prefunding b	aland	ces						
				-				(a) (Carryover balance		(b) l	Prefundir	ng balance
7		_	•		icable adjustments (Item 1					157			0
8	Portion (used to	offset prior year's t	funding red	quirement (Item 35 from p	rior yea	ar)			0			0
9	9 Amount remaining (Item 7 minus item 8)						157			0			
10	10 Interest on item 9 using prior year's actual return of						27	0					
11	Prior yea	ar's exce	ess contributions to	be adde	d to prefunding balance:								
	a Excess contributions (Item 38 from prior year)							25040					
	b Inter	est on (a	a) using prior year	s effective	e rate of6.08_%								1522
					year to add to prefunding b								26562
	_			•	palance						0		
12	Reduction	n in bal	ances due to elec	tions or de	eemed elections					0			0
13	Balance	at begir	nning of current ye	ar (item 9	+ item 10 + item 11d - ite	m 12).				184			0
P	art III	Fun	ding percenta	iges			•			•			
14	Funding											14	81.39 %
15												15	81.39 %
16	16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce								16	69.76 %			
17	current year's funding requirement								17	%			
	art IV			•	·		·ag ta.go	.,	east parasinage				70
			tributions and	•	vear by employer(s) and e	mploye	200:						
10	(a) Date		(b) Amount pa		(c) Amount paid by	Прюуе	(a) Dat	е	(b) Amount pa	aid by	(c) Amour	nt paid by
(N	M-DD-Y		employer(employees	(1	MM-DD-Y		employer(`	emplo	
08	3/31/2011			65655		0							
						То	tals ►	18(b)		65655	18(c)		0
19	Discoun	ted emp	loyer contributions	s – see ins	structions for small plan wi	th a va	luation dat	te after th	ne beginning of the	e year:			
	a Contri	butions	allocated toward ι	ınpaid min	nimum required contribution	n from	prior year	s		19a			0
	b Contri	butions	made to avoid res	trictions a	djusted to valuation date.					19b			0
	C Contri	butions a	allocated toward mi	nimum req	uired contribution for currer	nt year a	adjusted to	valuation	date	19c			57710
20	Quarterl	y contrib	utions and liquidit	y shortfalls	S:								
	a Did th	e plan h	ave a "funding sh	ortfall" for	the prior year?							X	Yes No
	b If 20a	is "Yes,	" were required qu	uarterly ins	stallments for the current y	ear ma	ade in a tin	nely man	ner?				Yes X No
	c If 20a	is "Yes,	" see instructions	and compl	lete the following table as	applica	able:						- -
				-	Liquidity shortfall as of	end of	f Quarter o	of this pla	n year				
		(1) 1s	ot 0		(2) 2nd	0		(3)	3rd	0		(4) 4th	0
			U			U				V			U

Pa	rt V Assumptio	ns used to determine t	unding target and targ	et no	rmal cost					
21	•	in acca to actornine	ananiy target ana targ	, 51 1101	mai oost					
	a Segment rates:	1st segment: 5.03 %	2nd segment: 6.73 %		3rd segment: 6.82 %		N/A, full yield curve used			
	b Applicable month	(enter code)				21b				
22	Weighted average ret	tirement age				22			65	
23	Mortality table(s) (see	e instructions)	escribed - combined	Prescri	bed - separate	Substitut	е			
Pa	rt VI Miscellane	ous items								
24	•	nade in the non-prescribed act	•		•			ed Yes	No	
25	Has a method change	e been made for the current pl	an year? If "Yes," see instruct	ions reg	garding required attac	hment		Yes	No	
26	Is the plan required to	provide a Schedule of Active	Participants? If "Yes," see ins	struction	ns regarding required	attachment.		Yes	No	
27		or (and is using) alternative fu				27		<u> </u>	_	
Pa	rt VII Reconcilia	ation of unpaid minimu	ım required contribution	ons fo	r prior years					
28	Unpaid minimum requ	uired contribution for all prior y	ears			28	0			
29					, ,	29			0	
30	Remaining amount of	funpaid minimum required cor	ntributions (item 28 minus item	29)		30			0	
Pa	rt VIII Minimum	required contribution	for current year							
31	Target normal cost, a	djusted, if applicable (see inst	ructions)			31			0	
32	Amortization installme	ents:			Outstanding Bala	ince	Instal	Installment		
	a Net shortfall amorti	ization installment				189526			34535	
	b Waiver amortizatio	on installment				0			0	
33		approved for this plan year, en Day Year				33				
34	• •	ment before reflecting carryove				34			34535	
			Carryover balance		Prefunding balar	nce	Total b	alance		
35	Balances used to offs	set funding requirement		0		0			0	
36	Additional cash requir	rement (item 34 minus item 35)			36			34535	
37		ed toward minimum required co	, ,			37			57710	
38	Interest-adjusted exce	ess contributions for current ye	ear (see instructions)			38			23175	
39	Unpaid minimum requ	uired contribution for current y	ear (excess, if any, of item 36	over iter	m 37)	39			0	
40	Unpaid minimum requ	uired contribution for all years				40				

SCHEDULE SB (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan **Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

File as an attachment to Form 5500 or 5500-SF.

OMB No. 1210-0110

2010

This Form is Open to Public Inspection

For calendar plan year 2010 or liscal plan year beginning 01/01/2010		and ending	12/31/20	10
 Round off amounts to nearest dollar. Caution: A penalty of \$1,000 will be assessed for late filing of this report unless rea 	sonable ca	use is established.		
A Name of plan BRONXVILLE PATHOLOGY ASSOCIATES, PC PENSION PLAN		B Three-oplan nu	digit umber (PN)	003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-EZ		D Employ	er Identifica	ation Number (EIN)
			339318	,
BRONXVILLE PATHOLOGY ASSOCIATES, PC		13-36	39310	
		77 100		
BROWN OF THE PROPERTY OF THE P	ear plan siz	ze: X 100 or fewer	<u>101-500</u>	More than 500
Part I Basic Information		0010		
1 Enter the valuation date: Month01 Day01	Year	2010		
2 Assets:				
a Market value			2a	1,019,678
b Actuarial value			2b	1,056,204
Funding target/participant count breakdown		(1) Number of partici	nants	(2) Funding Target
a For retired participants and beneficiaries receiving payment	3a	0	-	0
	3b	0		0
b For terminated vested participants	30			
C For active participants:	2-/4)			0
(1) Non-vested benefits	3c(1)			
(2) Vested benefits	3c(2)	Control of the Contro		1,297,445
(3) Total active	3c(3)	3		1,297,445
<u>d</u> Total	3d	3		1,297,445
4 If the plan is at-risk, check the box and complete lines a and b		· · 🗀	4-	
a Funding target disregarding prescribed at-risk assumptions			4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule f			46	
at-risk for fewer than five consecutive years and disregarding loading factor			4b	
5 Effective interest rate	<u></u>		5	6.67
6 Target normal cost			6	0
Statement by Enrolled Actuary To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and atta accordance with applicable law and regulations. In my opion, each other assumption is reasonable (taking into account the combination, offer my best estimate of anticipated experience under the plan.	chments, if any, is experience of the	complete and accurate. Each presr plan and reasonable expectations)	ibed assumption v and such other as	vas applied in ssumptions, in
SIGN COEKSPOS. TO			09/01/2	2011
signature of actuary			Date	е
CAROLINE DE ESPOSITO			11-09	165
Type or print name of actuary		Most re	ecent enrollr	ment number
O. A. PENSION SERVICES, NJ INC.		(973)	746-88	08
Firm name				iding area code)
42 ELM STREET			,	,
US MONTCLAIR NJ 07042				
Address of the firm				
If the actuary has not fully reflected any regulation or ruling promulgated under the statu instructions	e in comple	eting this schedule, ched	ck the box a	ind see

Part II Begin	ning of year carryover a	and prefunding balances					
Turti Dogi	ining or your ourry over a	and protunding bulances	T	(a) Carryover balance	(b) Pre	funding	balance
7 Ralance at h	eginning of prior year after a	pplicable adjustments (item 13 from	prior	(5)	(4)	3	
				157	7		
		requirement (item 35 from prior year		157			
	em 9 using prior year's actua			27	/		
11 Prior year's 6	1 Prior year's excess contributions to be added to prefunding balance:						
a Excess contributions (item 38 from prior year)							25,04
b Interest o	n (a) using prior year's effect	tive rate of6.08_%					1,52
c Total ava	ilable at beginning of current	plan year to add to prefunding balan	ice				26,56
d Portion of	fitem (c) to be added to pref	unding balance					
12 Reduction in	balances due to elections o	r deemed elections					
13 Balance at b	eginning of current year (iter	m 9 + item 10 + item 11d - item 12).		184	1		
Part III Fun	ding percentages						
						14	81.39
		ntage				15	81.39
		eses of determining whether carryove					
,						16	69.76
		an is less than 70 percent of the fund				17	03.70
	tributions and liquidity		ing target, er	iter such percentage		17	
A SECULAR PROPERTY OF THE PARTY							
		e plan year by employer(s) and emplo					
(a) Date	(b) Amount paid by	(c) Amount paid by	(a) Date (MM-DD-YY)	(b) Amount paid by employer(s)	у		unt paid by ovees
(MM-DD-YYYY)		employees	(IVIIVI-DD-TT	f f) employer(s)		empi	Oyees
08/31/2011	65,6	555					
			Totals ▶ 1	8(b) 65	5,655 18(c)	
19 Discounted e	employer contributions see	instructions for small plan with a val					
		minimum required contribution from			19a		
					19b		
		equired contribution for current year adjus			19c		57,71
			ited to valuation	date	130		37,71
	ntributions and liquidity short						
	an have a "funding shortfall"					X Yes	∐No
		y installments for the current year ma		manner?	<u></u>	Yes	X No
c If 20a is "	Yes," see instructions and co	omplete the following table as applica				A STATE OF THE STA	
		Liquidity shortfall as of er					
	(1) 1st	(2) 2nd	(3)	3rd	(4)	4th	

Part V Assumpt	tions used to determine fu	unding target and target norn	nal cost						
21 Discount rate:									
a Segment rates:	1st segment	2nd segment	3rd segment		N/A, full yield curve used				
	5.03 %	6.73 %	6.82 %						
b Applicable month	(enter code)			21b	4				
22 Weighted average retirement age									
23 Mortality table(s)			Prescribed separate		Substitute				
Part VI Miscella	aneous items								
24 Has a change be	en made in the non-prescribed	d actuarial assumptions for the cur	rent plan year? If "Yes," see	e inst	ructions regarding required				
attachment					Yes X No				
25 Has a method ch	ange been made for the curre	nt plan year? If "Yes," see instruct	ions regarding required atta	chme	ent Yes X No				
26 Is the plan require	ed to provide a Schedule of Ad	ctive Participants? If "Yes," see ins	tructions regarding required	atta	chment Yes X No				
27 If the plan is eligit	ble for (and is using) alternativ	e funding rules, enter applicable c	ode and see instructions						
regarding attachn	nent			27					
Part VII Reconc	iliation of unpaid minimu	m required contributions for	prior years						
28 Unpaid minimum	required contribution for all pr	ior years		28	0				
29 Discounted emplo	oyer contributions allocated to	ward unpaid minimum required co	ntributions from prior years						
(item 19a)				29	0				
30 Remaining amou	nt of unpaid minimum required	d contributions (item 28 minus iten	n 29)	30	0				
Part VIII Minimu	m required contribution for	or current year							
31 Target normal co.	st, adjusted, if applicable (see	instructions)		31	0				
32 Amortization insta	allments:		Outstanding Balance		Installment				
a Net shortfall amo	rtization installment		189,	526	34,535				
b Waiver amortizat	ion installment			0	0				
		r, enter the date of the ruling letter	granting the approval						
(Month		r) and the waived a		33					
34 Total funding requ	uirement before reflecting carr	yover/prefunding balances							
(item 31 + item 32	2a + item 32b - item 33)			34	34,535				
	~~	Carryover balance	Prefunding Balance		Total balance				
35 Balances used to	offset funding requirement								
36 Additional cash re	equirement (item 34 minus iter	m 35)		36	34,535				
37 Contributions allo	cated toward minimum require	ed contribution for current year adj	usted to valuation date						
(item 19c)				37	57,710				
38 Interest-adjusted	excess contributions for curre	nt year (see instructions)		38	23,175				
39 Unpaid minimum	required contribution for curre	ent year (excess, if any, of item 36	over item 37)	39					
40 Unpaid minimum	required contribution for all ye	ears		40					

Plan Name: BRONXVILLE PATHOLOGY ASSOCIATES, PC PENSION PLAN EIN / PN: 13-3839318 / 003
2010 Schedule SB, line 19 - Discounted Employer Contributions

			Prior Year Amounts	nts		Currer	Current Year Amounts	nts	
Date	Contribution	Amount	Interest Rate	Adjusted Amount	Late Quarterly Amount	Interest Rate	Other	Interest Rate	Adjusted Amount
8/31/2011	65,655				31 080	11.67%	34 575	6.67%	57 710
1									
Total	65.655				31.080		34 575		57 710

Plan Name: BRONXVILLE PATHOLOGY ASSOCIATES, PC PENSION PLAN EIN / PN: 13-3839318 / 003
2010 Schedule SB, line 19 - Discounted Employer Contributions

			Prior Year Amounts	nts		Currer	Current Year Amounts	nts	
Date	Contribution	Amount	Interest Rate	Adjusted Amount	Late Quarterly Amount	Interest Rate	Other	Interest Rate	Adjusted Amount
8/31/2011	65,655				31 080	11.67%	34 575	6.67%	57 710
1									
Total	65.655				31.080		34 575		57 710

Schedule SB, part V - Summary of Plan Provisions BRONXVILLE PATHOLOGY ASSOCIATES, PC PENSION PLAN 13-3839318/003

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

TYPE OF ENTITY

S corporation.

DATES

Effective-01/01/1998 Valuation-01/01/2010 Eligibility-12/31/2010 Year-end-12/31/2010 Top Heavy Years - 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009

ELIGIBILITY

Minimum age- None Months of service- 12 Maximum age- None

Age at last birthday.

Entry Age For Full Funding Limitation Calculation - as of date of hire.

HOURS REQUIRED FOR

Eligibility - 1000

Benefit accrual - 500

Vesting - 1000

PLAN ENTRY - January 1 or July 1 immediately following satisfaction of eligibility

requirements.

New participants are included in current year's valuation.

RETIREMENT

NORMAL - Upon attainment of age 65, and completion of 5 years of participation.

EARLY - No provisions.

AVERAGE COMPENSATION -- (retrospective salaries)

FUNDING - 3 Highest consecutive years of participation.

ACCRUED BENEFIT - 3 Highest consecutive years of participation.

TOP HEAVY ACCRUED BENEFIT - 5 Highest consecutive top heavy years of participation.

PLAN BENEFITS

RETIREMENT--

3.000% of average monthly compensation multiplied by total years of service limited to 16 years. Benefit accruals frozen as of 5/31/2009.

415 Limits - Percent 100.00 Dollar - \$16,250

Minimum benefit - None

Maximum benefit - None

Maximum 401(a)(17) compensation \$245,000

Schedule SB, part V - Summary of Plan Provisions BRONXVILLE PATHOLOGY ASSOCIATES, PC PENSION PLAN 13-3839318/003

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

NORMAL FORM

Life Annuity.

Assumed form of payment for funding is lump sum equivalent of normal form. Funding Target is greater present value of accrued benefit computed using funding segment rates and 417(e) Applicable Mortality Table or lump sum at normal retirement date of accrued benefit using plan actuarial equivalence discounted using appropriate segment rate. Lump sum on plan actuarial equivalence rates will not exceed 415 maximum allowable distribution, which is least amount computed using a) 5.5% interest and the Applicable Mortality Table or b) plan actuarial equivalence interest and mortality or c) 105% of 417(e) present value (only if not eligible employer under IRC 408(p)).

DEATH BENEFIT

Present value of accrued benefits.

ACCRUED BENEFIT

3.000% of average monthly compensation multiplied by total years of service limited to 16 years. Benefit accruals frozen as of 5/31/2009.

Maximum allowable distribution is lump sum equivalent of normal form not to exceed 415 maximum allowable distribution, which is least amount computed using a) 5.5% interest and the Applicable Mortality Table or b) plan actuarial equivalence interest and mortality or c) 105% of 417(e) present value (only if not eligible employer under IRC 408(p)).

TERMINATION

BENEFITS

100% vested in year 3, 0% vested in prior years. Service is calculated using all years of service.

CONTRIBUTIONS

EMPLOYEE REQUIRED -- None

EMPLOYEE VOLUNTARY -- None

ASSET VALUATION

METHOD

Averaged.

Schedule SB, part V - Statement of Actuarial Assumptions/Methods

BRONXVILLE PATHOLOGY ASSOCIATES, PC

PENSION PLAN 13-3839318/003

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

FUNDING METHOD

As prescribed in IRC Section 430.

INTEREST RATES

Years 0-5 Segment rate 1 5.030% Segment rate 2 6.730% Years 6-20 Years over 20 Segment rate 3 6.820%

PRE-RETIREMENT

MORTALITY TABLE --None. TURNOVER/DISABILITY-- None SALARY SCALE --INTEGRATION LVL INCR- None

BACKWARD SALARY PROJ. Based on increase of average earnings

POST-RETIREMENT

MORTALITY TABLE -- 2010 Funding Target - Annuitant - IRC 430(h)(3)(A).

EXPENSE LOAD --COST OF LIVING

LUMP SUM --

None

OPTIONAL FORM 100% of retirees assumed to elect lump sum payment.

LUMP SUM -- 2010 Applicable Mortality Table for 417(e) (Unisev) 2010 Applicable Mortality Table for 417(e) (Unisex).

Or

Actuarial Equivalence

417(e)

PRESENT VALUE OF ACCRUED BENEFIT CALCULATIONS - Greater of 417(e) or Actuarial Equivalence

None

INTEREST RATES

Segment rate 1 3.210% Years 0-5 Years 6-20 Segment rate 2 5.190% Years over 20 Segment rate 3 5.670%

MORTALITY TABLE -- 2010 Applicable Mortality Table for 417(e) (Unisex).

Actuarial Equivalence

PRE-RETIREMENT

INTEREST --5.500% MORTALITY TABLE --None.

POST-RETIREMENT

INTEREST --

5.500%

MORTALITY TABLE -- 1994 GROUP ANNUITY RESERVING Unisex Proj to 2002.

Schedule SB, line 26 - Schedule of Active Participant Data BRONXVILLE PATHOLOGY ASSOCIATES, PC PENSION PLAN

13-3839318/003

FOR THE PLAN YEAR 01/01/2010 THROUGH 12/31/2010

					Ye	ars of	Credit	ed Serv	ice					
	Un	der 1	1	to 4	5	to 9	10	to 14	15	to 19	20	to 24	25	to 29
Attained		Avg.		Avg.		Avg.		Avg.		Avg.		Avg.		Avg.
Age	No.	_	No.	Comp.	No.	Comp.	No.	Comp.	No.	Comp.	No.	Comp.	No.	Comp.
Under 25														
25 to 29														
30 to 34					1									
35 to 39														
40 to 44														
45 to 49														
50 to 54					1									
55 to 59									1					

Attained	-	to 34 Avg.	35	to 39 Avg.		& up Avg.
Age	No.	Comp.	No.	Comp.	No.	Comp.
Under 25 25 to 29 30 to 34 35 to 39 40 to 44 45 to 49 50 to 54 55 to 59 60 to 64						

60 to 64 65 to 69 70 & up

70 & up