

<div>Form 5500-SF</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Short Form Annual Return/Report of Small Employee Benefit Plan</div> <div>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).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500-SF.</div>	<div>OMB Nos. 1210-0110 1210-0089</div> <div>2009</div> <div>This Form is Open to Public Inspection</div>
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Part I	Annual Report Identification Information
For calendar plan year 2009 or fiscal plan year beginning 12/01/2009 and ending 11/30/2010	
A	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	This return/report is for: <input type="checkbox"/> first return/report <input type="checkbox"/> final return/report <input type="checkbox"/> an amended return/report <input type="checkbox"/> short plan year return/report (less than 12 months)
C	Check box if filing under: <input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> DFVC program <input type="checkbox"/> special extension (enter description)

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan FERDINAND G. NEUROHR, III, DMD, P.C. PENSION PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 12/01/1995
2a	Plan sponsor's name and address (employer, if for single-employer plan) FERDINAND G. NEUROHR, III, DMD, PC  509 MADISON AVENUE NEW YORK, NY 10022	2b Employer Identification Number (EIN) 13-3624900
		2c Plan sponsor's telephone number 212-755-8322
		2d Business code (see instructions) 621210
3a	Plan administrator's name and address (if same as Plan sponsor, enter "Same") FERDINAND G. NEUROHR, III, DMD, PC 509 MADISON AVENUE NEW YORK, NY 10022	3b Administrator's EIN 13-3624900
		3c Administrator's telephone number 212-755-8322
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN, and the plan number from the last return/report. Sponsor's name	4b EIN
		4c PN
5a	Total number of participants at the beginning of the plan year .....	5a 2
b	Total number of participants at the end of the plan year .....	5b 2
c	Total number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item) .....	5c
6a	Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) .....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b	Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) .....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If you answered "No" to either 6a or 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.		

Part III	Financial Information		
7	Plan Assets and Liabilities	(a) Beginning of Year	(b) End of Year
a	Total plan assets .....	7a 460967	505181
b	Total plan liabilities .....	7b 0	0
c	Net plan assets (subtract line 7b from line 7a) .....	7c 460967	505181
8	Income, Expenses, and Transfers for this Plan Year	(a) Amount	(b) Total
a	Contributions received or receivable from:		
(1)	Employers .....	8a(1) 14000	
(2)	Participants .....	8a(2)	
(3)	Others (including rollovers) .....	8a(3)	
b	Other income (loss) .....	8b 34195	
c	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) .....	8c	48195
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits) .....	8d	
e	Certain deemed and/or corrective distributions (see instructions) .....	8e	
f	Administrative service providers (salaries, fees, commissions) .....	8f	
g	Other expenses .....	8g 3981	
h	Total expenses (add lines 8d, 8e, 8f, and 8g) .....	8h	3981
i	Net income (loss) (subtract line 8h from line 8c) .....	8i	44214
j	Transfers to (from) the plan (see instructions) .....	8j	

**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 1I 3D

**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.) .....		X	
<b>i</b> If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3 .....			

**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.	09/06/2011	FERDINAND NEUROHR
	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

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  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).  ▶ <b>File as an attachment to Form 5500 or 5500-SF.</b>	OMB No. 1210-0110  <b>2009</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2009 or fiscal plan year beginning 12/01/2009 and ending 11/30/2010

▶ **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 <u>FERDINAND G. NEUROHR, III, DMD, P.C. PENSION PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶ <u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>FERDINAND G. NEUROHR, III, DMD, PC</u>	<b>D</b> Employer Identification Number (EIN) <u>13-3624900</u>
<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

<b>Part I</b>	<b>Basic Information</b>
<b>1</b> Enter the valuation date: Month <u>12</u> Day <u>01</u> Year <u>2009</u>	
<b>2</b> Assets:	
<b>a</b> Market value .....	<b>2a</b> <u>460967</u>
<b>b</b> Actuarial value .....	<b>2b</b> <u>460967</u>
<b>3</b> Funding target/participant count breakdown	
	<b>(1) Number of participants</b> <b>(2) Funding Target</b>
<b>a</b> For retired participants and beneficiaries receiving payment .....	<b>3a</b> <u>0</u> <u>0</u>
<b>b</b> For terminated vested participants .....	<b>3b</b> <u>0</u> <u>0</u>
<b>c</b> For active participants:	
<b>(1)</b> Non-vested benefits .....	<b>3c(1)</b> <u>0</u>
<b>(2)</b> Vested benefits .....	<b>3c(2)</b> <u>547209</u>
<b>(3)</b> Total active .....	<b>3c(3)</b> <u>2</u> <u>547209</u>
<b>d</b> Total .....	<b>3d</b> <u>2</u> <u>547209</u>
<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> <u>6.73</u> %
<b>6</b> Target normal cost .....	<b>6</b> <u>0</u>

**Statement by Enrolled Actuary**

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

<b>SIGN HERE</b>	<u>08/16/2011</u>
Signature of actuary	Date
<u>STEVEN I. ALIN</u>	<u>11-02390</u>
Type or print name of actuary	Most recent enrollment number
<u>PENSION DESIGN SERVICES, INC.</u>	<u>631-501-9800</u>
Firm name	Telephone number (including area code)
<u>330 SOUTH SERVICE ROAD, SUITE 121</u> <u>MELVILLE, NY 11747</u>	
Address of the firm	

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

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

**Schedule SB (Form 5500) 2009**  
**v.092308.1**

Part II Beginning of year carryover and prefunding balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (Item 13 from prior year) .....	980	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).....	980	0
10	Interest on item 9 using prior year's actual return of <u>18.60</u> % .....	182	
11	Prior year's excess contributions to be added to prefunding balance:		
a	Excess contributions (Item 38 from prior year) .....		2531
b	Interest on (a) using prior year's effective rate of <u>6.44</u> % .....		163
c	Total available at beginning of current plan year to add to prefunding balance .....		2694
d	Portion of (c) to be added to prefunding balance.....		2694
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).....	1162	2694

Part III Funding percentages			
14	Funding target attainment percentage.....	14	83.53 %
15	Adjusted funding target attainment percentage.....	15	83.53 %
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	68.13 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	17	%

Part IV Contributions and liquidity shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
06/22/2011	9000				
07/19/2011	5000				
Totals ►			18(b)	14000	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 12230
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: 4.81 %	2nd segment: 6.69 %	3rd segment: 6.78 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....				<b>21b</b> 1
<b>22</b> Weighted average retirement age .....				<b>22</b> 65
<b>23</b> Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input 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>	0
<b>32</b> Amortization installments:	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	57265	12064
<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>	
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b – item 33).....	<b>34</b>	12064
	Carryover balance	Prefunding balance
<b>35</b> Balances used to offset funding requirement .....	0	0
<b>36</b> Additional cash requirement (item 34 minus item 35).....	<b>36</b>	12064
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c).....	<b>37</b>	12230
<b>38</b> Interest-adjusted excess contributions for current year (see instructions).....	<b>38</b>	166
<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

**Attachment to 2009 Form 5500**  
**Schedule SB, line 22 - Description of Weighted Average Retirement Age**

<b>Plan Name</b> <u>FERDINAND G. NEUROHR, III, DMD, P.C. PENSION PLAN</u>	<b>EIN:</b> <u>13-3624900</u>
<b>Plan Sponsor's Name</b> <u>FERDINAND G. NEUROHR, III, DMD, PC</u>	<b>PN:</b> <u>001</u>

The weighted average retirement age is equal to the normal retirement age of 65.

List the rate of retirement at each age and describe the methodology used to compute the weighted average retirement age, including a description of the weight applied at each potential retirement age.

**Schedule SB, line 32 - Schedule of Amortization Bases**

PN: 001

[illegible]





## **FERDINAND G. NEUROHR, III, DMD, PC PENSION PLAN**

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### **Summary of Plan Provisions**

Effective Date:	December 1, 1995
Valuation Date:	December 1, 2009
Monthly Pension	<p>Accrued Benefit as of November 30, 2005 plus 3.5% of monthly compensation multiplied by years of participation after November 30, 2005 limited to 12 years plus .65% of compensation in excess of Social Security compensation multiplied by years of participation after November 30, 2005 limited to 12 years</p> <p>Benefits were frozen as of May 20, 2009</p>
Eligibility Requirements	<p>(A) Minimum months of service: 12 (B) Minimum age: 21 (C) Maximum age: None (D) Participant enters plan on eligibility date nearest completion of eligibility requirements (E) Entry Date: December 1</p>
Normal Retirement Age	<p>(A) Plan anniversary nearest age 65 or 5 years of participation, if later</p>
Salary Averaging	<p>Average high 5 consecutive salaries Use historical salaries for accrual</p>

## FERDINAND G. NEUROHR, III, DMD, PC PENSION PLAN

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### Summary of Plan Provisions

Maximum Salary                      Maximum Current Salary:    \$245,000

Type of Annuity                      Life Annuity

Accrued Benefit                      Accrued benefit as of November 30, 2005 plus fractional  
accrual based on participation beginning December 1, 2005.

Vesting Schedule                      YR.    %           YR.    %           YR.    %  
---    ---           ---    ---           ---    ---  
1           0           4           40           7           100  
2           0           5           60           8           100  
3           20           6           80           9           100  
Vesting based upon total service  
Service prior to effective date excluded

Top-Heavy Vesting Schedule                      YR    %           YR    %           YR    %  
---    ---           ---    ---           ---    ---  
1           0           3           40           5           80  
2           20           4           60           6           100  
Applies in Top-Heavy Years

Top-Heavy Status                      This plan has been determined to be Top-Heavy for the current  
plan year.

Schedule B, line 8c - Schedule of Active Participant Data

YEARS OF CREDITED SERVICE

Attained Age	Under 1		1 To 4		5 To 9		10 To 14		15 To 19		20 To 24		25 To 29		30 To 34		35 To 39		40 & Up	
	No. Comp	Avg. Comp	No. Comp	Avg. Comp	No. Comp	Avg. Comp	No. Comp	Avg. Comp	No. Comp	Avg. Comp	No. Comp	Avg. Comp	No. Comp	Avg. Comp	No. Comp	Avg. Comp	No. Comp	Avg. Comp	No. Comp	Avg. Comp
Under 25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 to 34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35 to 39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40 to 44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45 to 49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50 to 54	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
55 to 59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0
60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65 to 69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70 & Up	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Name of plan: FERDINAND G. NEUROHR, III, DMD, P.C. PENSION PLAN  
Plan sponsor's name: Ferdinand G. Neurohr, III, DMD, PC  
Plan number: 001  
EIN: 13-3624900

**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 12/01/2009 and ending 11/30/2010▶ **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  FERDINAND G. NEUROHR, III, DMD, P.C. PENSION PLAN		<b>B</b> Three-digit plan number (PN) ▶  001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF  FERDINAND G. NEUROHR, III, DMD, PC		<b>D</b> Employer Identification Number (EIN)  13-3624900
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B <input type="checkbox"/> Other		
<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>12</u> Day <u>1</u> Year <u>2009</u>		
<b>2</b> Assets:		
<b>a</b> Market value .....	<b>2a</b>	460,967
<b>b</b> Actuarial value .....	<b>2b</b>	460,967
<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>	547,209
(3) Total active .....	<b>3c(3)</b>	547,209
<b>d</b> Total .....	<b>3d</b>	547,209
<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>	6.73 %
<b>6</b> Target normal cost .....	<b>6</b>	0

**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

STEVEN I. ALIN

Type or print name of actuary

PENSION DESIGN SERVICES, INC.

Firm name

330 SOUTH SERVICE ROAD, SUITE 121

MELVILLE

NY 11747

Address of the firm

8/16/2011

Date

11-02390

Most recent enrollment number

(631) 501-9800

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

**Part II Beginning of year carryover and prefunding balances**

	(a) Carryover balance	(b) Prefunding balance
<b>7</b> Balance at beginning of prior year after applicable adjustments (Item 13 from prior year) .....	980	0
<b>8</b> Portion used to offset prior year's funding requirement (Item 35 from prior year) .....	0	0
<b>9</b> Amount remaining (Item 7 minus item 8) .....	980	0
<b>10</b> Interest on item 9 using prior year's actual return of <u>18.60</u> % .....	182	
<b>11</b> Prior year's excess contributions to be added to prefunding balance:		
<b>a</b> Excess contributions (Item 38 from prior year) .....		2,531
<b>b</b> Interest on (a) using prior year's effective rate of <u>6.44</u> % .....		163
<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		2,694
<b>d</b> Portion of (c) to be added to prefunding balance .....		2,694
<b>12</b> Reduction in balances due to elections or deemed elections .....	0	0
<b>13</b> Balance at beginning of current year (item 9 + item 10 + item 11d - item 12) .....	1,162	2,694

**Part III Funding percentages**

<b>14</b> Funding target attainment percentage .....	<b>14</b>	83.53 %
<b>15</b> Adjusted funding target attainment percentage .....	<b>15</b>	83.53 %
<b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	68.13 %
<b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
06/22/2011	9,000				
07/19/2011	5,000				
<b>Totals ▶</b>			<b>18(b)</b>	14,000	<b>18(c)</b> 0

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

<b>a</b> Contributions allocated toward unpaid minimum required contribution from prior years .....	<b>19a</b>	0
<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	12,230

**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****21** Discount rate:**a** Segment rates:1st segment:  
4.81 %2nd segment:  
6.69 %3rd segment:  
6.78 %☐ N/A, full yield curve used**b** Applicable month (enter code)..... **21b** 1**22** Weighted average retirement age ..... **22** 65**23** Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute**Part VI Miscellaneous items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... ☐ Yes ☒ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... ☐ Yes ☒ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... ☒ Yes ☐ No**27** If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment..... **27****Part VII Reconciliation of unpaid minimum required contributions for prior years****28** Unpaid minimum required contribution for all prior years ..... **28** 0**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (item 19a)..... **29** 0**30** Remaining amount of unpaid minimum required contributions (item 28 minus item 29)..... **30** 0**Part VIII Minimum required contribution for current year****31** Target normal cost, adjusted, if applicable (see instructions)..... **31** 0**32** Amortization installments:

Outstanding Balance

Installment

**a** Net shortfall amortization installment ..... 57,265 12,064**b** Waiver amortization installment ..... 0 0**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_) and the waived amount ..... **33****34** Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b - item 33)..... **34** 12,064

	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances used to offset funding requirement .....	0	0	0

**36** Additional cash requirement (item 34 minus item 35)..... **36** 12,064**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (item 19c)..... **37** 12,230**38** Interest-adjusted excess contributions for current year (see instructions)..... **38** 166**39** Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37)..... **39** 0**40** Unpaid minimum required contribution for all years ..... **40** 0

## Schedule SB, line 19 - Discounted Employer Contributions

### Interest Rates:

Effective: 6.73%

Late Quarterly: 11.73%

<u>Effective Date</u>	<u>Amount</u>	<u>Contribution Year End Date</u>	<u>Effective Interest</u>	<u>Quarterly Interest</u>	<u>Discounted</u>
07/19/2011	\$5,000	11/30/2010	-504	-45	\$4,451
06/22/2011	\$9,000	11/30/2010	-868	-353	\$7,779
Total:	\$14,000				\$12,230

Name of Plan: FERDINAND G. NEUROHR, III,  
Plan Sponsor's EIN: 13-3624900  
Plan Number: 001  
Plan Sponsor's Name: Ferdinand G. Neurohr, III, DMD, PC