Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee

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).

Short Form Annual Return/Report of Small Employee

2010

OMB Nos. 1210-0110

1210-0089

This Form is Open to Public Inspection

Complete all entries in accordance with the instructions to the Form 5500-SF.

	art I		t Identification Info						
For	calenda	ar plan year 2010 or f	fiscal plan year beginning	01/01/20)10	and ending	12/31/2	2010	
Α .	This retu	urn/report is for:	single-employer pla	n [multiple-e	mployer plan (not multiemployer)		one-participar	nt plan
В	This retu	urn/report is for:	first return/report		final retur	n/report			
			an amended return	report/	short plan	year return/report (less than 12 mg	nths)		
C	Check b	oox if filing under:	X Form 5558		automatic	extension		DFVC program	m
			special extension (e	enter descrip	tion)				
Pa	rt II	Basic Plan Info	ormation—enter all red	quested infor	mation				
1a	Name o			•			1b	Three-digit	
PENI	NSULA	RADIOLOGY ASSO	OCIATES, P.C. PENSION	PLAN				plan number	003
							10	(PN) •	nlan
							10	Effective date of 01/01/20	•
		oonsor's name and a	ddress (employer, if for si	ngle-employe	er plan)		2b	Employer Identifi (EIN) 11-3171	
	NOOLA	11/10/10/2001 /1000	001/1120,10				2c	Plan sponsor's te	
		H CHANNEL DR AWAY, NY 11691						718-945	-7132
7 (1)	rtooru .	(((),((),((),((),((),((),((),((),((),((2d	Business code (s	see instructions)
3a	Plan ac	dministrator's name a	and address (if same as P	lan sponsor,	enter "Same	;") EL DB	3b	Administrator's E	
LINI	NOULA	TRADIOLOGI AGGC	OIA 123, 1 0		(AWAY, NY		3c	Administrator's to	elephone number
<i>1</i> 1	f the ne	ma and/or FINI of the	nlan anangar hag ahanga	ad ainea tha l	loot roturn/ro	port filed for this plan, enter the	4h	718-945	-7132
			nber from the last return/r			port filed for this plan, enter the	40	EIN	
		<u> </u>					4c	PN	
5a	Total n	number of participants	s at the beginning of the p	olan year			5a		2
b	Total n	number of participants	s at the end of the plan ye	ear			5b		2
С						ear (defined benefit plans do not	5c		2
6a		•				(See instructions.)			X Yes No
_	Are yo	ou claiming a waiver o	of the annual examination	and report of	of an indeper	dent qualified public accountant (IC	PA)		
			•		•	ons.) SF and must instead use Form 5			^ Yes ∐ No
Pa	rt III	Financial Infor		Carriot use	FOIII 5500-	or and must instead use roim of	000.		
7		ssets and Liabilities				(a) Beginning of Year		(b) End	of Year
а					7a	180290	5	(4) = 114	2003102
b	Total p	olan liabilities							
			ne 7b from line 7a)			180290	5		2003102
8	Income	e, Expenses, and Tra	ansfers for this Plan Year			(a) Amount		(b) T	otal
а		outions received or re			2 (1)	20000	0		
	` ,	•							
h		, -	ers)			19	7		
D C		,	1), 8a(2), 8a(3), and 8b) .				•		200197
d			ect rollovers and insurance		60				
_	to prov	vide benefits)							
e			rective distributions (see i	,					
f		·	iders (salaries, fees, com	,					
g		•							
h :		. `	3d, 8e, 8f, and 8g)						200197
!		, , ,	line 8h from line 8c)						200137
•		eis to (Trom) the blan	ı (see instructions)		···· 8j				

Form 5500-SF 2010	Page 2-

		•	
Part IV	Plan	(`hara	cteristics
ı aıtıv ı	ı ıaıı	Onal a	SIGH SHOS

Signature of plan administrator

Signature of employer/plan sponsor

SIGN HERE

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

D .	11 1110	s plant provides wellare benefits, effect the applicable wellare heatt	are codes from the f	LIST OF FIATE CHAFA	Clens		163 III t	ine manuc	iloris.	
Part	٧	Compliance Questions								
10	Dur	ing the plan year:				Yes	No		Amoun	t
а		s there a failure to transmit to the plan any participant contributions CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciar	•		10a		X			
b		re there any nonexempt transactions with any party-in-interest? (Dine 10a.)		·	10b		X			
С	Wa	s the plan covered by a fidelity bond?			10c		X			
d		the plan have a loss, whether or not reimbursed by the plan's fide ishonesty?	•	•	10d		X			
	insı	re any fees or commissions paid to any brokers, agents, or other parance service or other organization that provides some or all of thructions.)	e benefits under the	e plan? (See	10e		X			
f	Has	the plan failed to provide any benefit when due under the plan? .			10f		X			
g	Did	the plan have any participant loans? (If "Yes," enter amount as of	year end.)		10g		X			
h		is is an individual account plan, was there a blackout period? (See			10h		X			
i		Oh was answered "Yes," check the box if you either provided the reeptions to providing the notice applied under 29 CFR 2520.101-3.			10i		X			
Part '	VI	Pension Funding Compliance								
11	ls th 550	is a defined benefit plan subject to minimum funding requirements 0))	s? (If "Yes," see inst	ructions and com	plete	Sched	lule SB	(Form	X Ye	es No
12	ls t	nis a defined contribution plan subject to the minimum funding req	uirements of section	n 412 of the Code	or se	ction 3	302 of I	ERISA?	Ye	es 🛚 No
	•	Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable	,							
		waiver of the minimum funding standard for a prior year is being a nting the waiver								
	-	completed line 12a, complete lines 3, 9, and 10 of Schedule MI					Day.		rear	
		er the minimum required contribution for this plan year		-		Г	12b			
		er the amount contributed by the employer to the plan for this plan				1	12c			
d	Sub	tract the amount in line 12c from the amount in line 12b. Enter the ative amount)	result (enter a minu	us sign to the left	of a		12d			
е	Will	the minimum funding amount reported on line 12d be met by the f	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 ye	ear or any prior yea	r?					Υe	es X No
	If "Y	es," enter the amount of any plan assets that reverted to the empl	lover this vear			Г	13a			<u></u>
	Wei	e all the plan assets distributed to participants or beneficiaries, tra					ntrol		Ye	es 🛚 No
		uring this plan year, any assets or liabilities were transferred from the chassets or liabilities were transferred. (See instructions.)	this plan to another	plan(s), identify th	ne plai	n(s) to				
13	3c(1	Name of plan(s):				130	c(2) EI	N(s)	13c	(3) PN(s)
Cauti	on:	A penalty for the late or incomplete filing of this return/report	will be assessed u	ınless reasonabl	e cau	se is	establ	ished.	1	
Under SB or	per Sch	nalties of perjury and other penalties set forth in the instructions, I cedule MB completed and signed by an enrolled actuary, as well as true, correct, and complete.	declare that I have e	examined this retu	ırn/rep	ort, in	cludin	g, if applic		
SIGN		iled with authorized/valid electronic signature.	09/11/2011	STANLEY SPRE	CHER					
HERE	_	Signature of plan administrator	Date	Enter name of in	divid	ıal sin	ning as	s plan adn	ninistrator	

Date

Date

Enter name of individual signing as plan administrator

Enter name of individual signing as employer or plan sponsor

SCHEDULE SB (Form 5500)

Department of the Treasury Internal Revenue Service

Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Department of Labor

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-SE

OMB No. 1210-0110

2010

This Form is Open to Public Inspection

	ools	ndor plan year 2010	or finant plan		01/01/2010	ment to Form	3300 01		lina 12/31/	2010	
		ndar plan year 2010			01/01/2010			and end	iiig 12/31/	2010	
		nd off amounts to r									
<u> </u>	Caut	tion: A penalty of \$1	,000 will be as	ssessed for late filing	g of this repo	ort unless reaso	nable ca	use is establish	ed.		
A N PEN	lame IINS	e of plan ULA RADIOLOGY A	SSOCIATES,	P.C. PENSION PLA	AN			B Three-di	5	003	
								promition.		·	
С	lan s	sponsor's name as s	hown on line	2a of Form 5500 or	5500-SF			D Employer	Identificatio	n Number (EIN)	
		ULA RADIOLOGY A			0000 0 .			11-3171842	Idontinoatio	Triambor (Ent)	
								11-3171042			
E 1	уре	of plan: Single	Multiple-A	Multiple-B	F	Prior year pla	n size: X	100 or fewer	101-500	More than 500	
Pź	rt I	Basic Inform	nation								
1		ter the valuation date		Month 01	Day01	Year 2	010				
2		sets:	<i>,</i> .	Wichter <u>Gr</u>	Day	1001	010	_			
_									2a		1802905
	a										
	b					······			2b		1802905
3	Fur	nding target/participa	ant count brea	kdown		_	(1) N	lumber of partic	•	(2) Funding Targ	
	а	For retired particip	ants and bene	eficiaries receiving p	ayment	3a			0		0
	b	For terminated ves	sted participar	nts		3b			0		0
	С	For active participa	ants:								
		(1) Non-vested b	enefits			3c(1)					0
		(2) Vested benef	fits			0 (0)					1650804
		• •				- :-:			2		1650804
	d	• •							2		1650804
4											
4	II U	he plan is at-risk, che									
	а	0 0	0 0.	scribed at-risk assun	•				4a		
	b			assumptions, but dis					4b		
				cutive years and dis							0.00.04
5	Effe	ective interest rate							5		6.69 %
6	Tar	rget normal cost							6		95239
		nt by Enrolled Actu	•								
	accord		nd regulations. In r	ny opinion, each other ass						e. Each prescribed assumption of expectations) and such other a	
Ç	IGI	N T									
	ER							_		08/15/2011	
			Sign	ature of actuary						Date	
ARN	OLD	WARSHAVCHIK								11-04042	
			Type or p	orint name of actuary	у			_	Most rec	ent enrollment number	_
ARN	IOLD WARSHAVCHIK 718-258-3482										
				Firm name				- — т	elephone ni	ımber (including area co	ide)
		ST 8TH STREET		1 IIII Hame					ciopilorio in	arriber (mordaling area oc	, do j
BRC	OKL	.YN, NY 11230									
			Ad	dress of the firm				_			
		uary has not fully refle	ected any reg	ulation or ruling pror	nulgated und	der the statute i	n comple	eting this sched	ule, check th	ne box and see	
instru	ictior	15									

Page	2-	1

Pa	art II	Begin	ning of year	carryove	er and prefunding bal	lances						
	•						(a) C	arryover balance		(b) F	Prefundi	ng balance
7		_	•		cable adjustments (Item 13	-			13111			75934
8	Portion (used to d	offset prior year's	funding red	quirement (Item 35 from prio	r year)			1100			0
9	Amount	remainir	ng (Item 7 minus i	tem 8)					12011			75934
10	Interest	on item	9 using prior year	s actual re	turn of%				8			53
11					to prefunding balance:							
	-				year)							0
	b Inter	est on (a	a) using prior year	's effective	rate of%							0
	C Total	available	e at beginning of c	urrent plan	year to add to prefunding bala	nce						0
	d Porti	on of (c)	to be added to pr	efunding b	alance							
12	Reduction	on in bal	ances due to elec	tions or de	emed elections							
13	Balance	at begir	nning of current ye	ar (item 9	+ item 10 + item 11d – item	12)			12019			75987
P	art III	Fun	ding percenta	iges								
14	Funding	target a	ttainment percent	age							14	103.88 %
15					je						15	109.21 %
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	98.04 %	
17					s less than 70 percent of the						17	%
	art IV		tributions and		· · · · · · · · · · · · · · · · · · ·	- 0		1 0				
				•	ear by employer(s) and emp	olovees:						
	(a) Date)	(b) Amount p	aid by	(c) Amount paid by	(a) Da		(b) Amount pa	-	(0	-	nt paid by
	M-DD-YY 2/27/2010	111)	employer(200000	employees	(MM-DD-)	(employer(5)		emplo	byees
12	72172010			200000								
						Tetals N	49/b)		200000	10(a)		
40						Totals ▶	18(b)			18(c)		
19					tructions for small plan with			Г				
	_				imum required contribution f			<u> </u>	19a			
					djusted to valuation date			F	19b			
					uired contribution for current y	ear adjusted to	o valuation	date	19c			187573
20 Quarterly contributions and liquidity shortfalls:												
a Did the plan have a "funding shortfall" for the prior year?b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner?						······	Yes No					
				-	•		mely mann	ner?			·····L	Yes No
	C If 20a	is "Yes,	" see instructions	and compl	ete the following table as ap							
		(1) 1s	et .		Liquidity shortfall as of er (2) 2nd	nd of Quarter		n year 3rd			(4) 4th	<u> </u>
		(1) 18			(Z) ZIIU	-	(3)	Jiu			(+) 411	

Pa	rt V Assumptio	ns used to determi	ne fu	unding target and ta	rget n	ormal cost						
21	Discount rate:			T								
	a Segment rates:	1st segment: 4.60 %		2nd segment: 6.65 %		3rd segment: 6.76 %		N/A, full yie	ld curve i	used		
	b Applicable month	(enter code)					21b					
22	Weighted average ret	irement age					22			63		
23	Mortality table(s) (see	e instructions)	Pres	scribed - combined	Pres	cribed - separate	Substitu	te				
Pa	rt VI Miscellane	ous items										
24	-			arial assumptions for the		•			ed Yes	X No		
25	Has a method change	e been made for the curre	ent plai	n year? If "Yes," see instr	uctions	regarding required attac	hment		Yes	X No		
				Participants? If "Yes," see				<u>-</u>	Yes	X No		
27	If the plan is eligible for	or (and is using) alternativ	e fund	ding rules, enter applicable	e code a	and see instructions	27	<u>L</u>				
Do							1					
		•		m required contribu			28					
28 29				ars			20					
29	' '			unpaid minimum required		' '	29					
30	Remaining amount of	unpaid minimum required	d cont	ributions (item 28 minus it	em 29).		30					
Pa	rt VIII Minimum	required contributi	on fo	or current year								
31		•		uctions)			31			31147		
32	Amortization installme	ents:		,		Outstanding Bala	ance	Instal	lment			
	a Net shortfall amorti	ization installment										
	b Waiver amortization	on installment										
33				er the date of the ruling let) and the waived am	_	0	33					
34	• •	•	•	/prefunding balances (iter			34			31147		
				Carryover balance		Prefunding bala	nce	Total b	alance			
35	Balances used to offs	et funding requirement										
36	Additional cash requir	rement (item 34 minus iter	m 35).				36			31147		
37				ntribution for current year	•		37		1	187573		
38	Interest-adjusted exce	ess contributions for curre	ent yea	ar (see instructions)			38		1	156426		
39	Unpaid minimum requ	uired contribution for curre	ent yea	ar (excess, if any, of item	36 over	item 37)	39			0		
40	Unpaid minimum requ	npaid minimum required contribution for current year (excess, if any, of item 36 over item 37)										

Schedule of Active Participant Data Plan Year: 1/1/2010 to 12/31/2010 Valuation Date: 1/1/2010

Age/ Svc	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	Total
0	0	0	0	0	0	0	0	2	0	0	0	2
1-4	0	0	0	0	0	0	0	0	0	0	0	0
5-9	0	0	0	0	0	0	0	0	0	0	0	0
10-14	0	0	0	0	0	0	0	0	0	0	0	0
15-19	0	0	0	0	0	0	0	0	0	0	0	0
20-24	0	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0	0	0	0	0
40+	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	2	0	0	0	2

^{*}Employees who have not met the minimum eligibility requirements are excluded

Average Age: 56.0 Average Service: 0

Active Participant Census Data Plan Year: 1/1/2010 to 12/31/2010 Valuation Date: 1/1/2010

Participant Name	<u>Sex</u>	Date of <u>Birth</u>	Date of <u>Hire</u>	Date of Entry	Date of <u>Retirement</u>	Annual Compensation
Sprecher, Stanley	M	08/01/1952	09/13/1993	01/01/2004	08/01/2015	205,000.00
Steinberg, Richard	M	04/30/1954	09/13/1993	01/01/2004	04/30/2017	205,000.00
Total (2 Participants):						410,000.00

Statement of Actuarial Assumptions and Method Plan Year: 1/1/2010 to 12/31/2010 Valuation Date: 1/1/2010

	For PPA Funding	<u>For 417(e)</u>	For Actuarial Equiv.
Interest Rates	Segment 1 4.60%	Pre-Retirement 5.00%	Pre-Retirement 5.00%
	Segment 2 6.65%	Post-Retirement 5.00%	Post-Retirement 5.00%
	Segment 3 6.76%		
Pre-Retirement			
Turnover	None	None	None
Mortality	None	None	None
Assumed Ret Age	Normal retirement age 63 and 5 years of participation		Normal retirement age 63 and 5 years of participation
Post-Retirement			
Mortality	Male-modified RP2000 combined healthy male projected 25 & 17 yrs Female-modified RP2000 combined healthy female projected 25 & 17 yrs	GAR 94 without loads projected to 2002 with scale AA 50%M/50%F	GAR 94 without loads projected to 2002 with scale AA 50%M/50%F
Assumed Benefit Form	For Funding	Normal Form	
Calculated Effective Int	erest Rate	6.69%	

An actuarial value of assets is used for funding purposes. This year the actuarial value of assets is 100.0% of the market value of assets.

SCHEDULE SB (Form 5500)

Department of the Treasury Internal Revenue Service

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

		File as a	n attachmer	nt to Form	5500 or :	5500-SF.				
For calendar	plan year 2010 or fiscal p	lan year beginning				and en	ding			
Round o	ff amounts to nearest do	llar.								
▶ Caution:	A penalty of \$1,000 will b	e assessed for late filing of	this report u	ınless reaso	nable ca	use is establis	hed.			
A Name of p		ES, P.C. PENSION PLAN				B Three-d	_	(PN)	•	003
								+ 11 PEEP	4466.054.05	
•		ne 2a of Form 5500 or 550	0-SF			D Employe	r Iden	tification	Number (EIN)
PENINSULA	RADIOLOGY ASSOCIAT	ES, PC				11-3171842				
E Type of pla	an: X Single Multipl	e-A Multiple-B	FP	Prior year pla	ın size: 🏻	100 or fewer	1	01-500	More t	han 500
1911/1/1/1/1/1/1										
	Basic Information	N 41 04 D			2040					
	ne valuation date:	Month 01 D	ay <u>01</u>	Year_2	2010			111		
2 Assets:								2-	333 N. A 1	1802905
							<u> </u>	2a		
								2b		1802905
`	g target/participant count b		ſ		(1) N	umber of partic	cipant		(2)	Funding Target
	• •	eneficiaries receiving payr	}	3a				0		0
b Fo	or terminated vested partic	pants		3b				0		0
C Fo	or active participants:		r							
(1)	Non-vested benefits			3c(1)					····	0
(2)	Vested benefits			3c(2)			- 114			1650804
(3)	Total active			3c(3)				2	THE HELL	1650804
d To	tal			3d				2		1650804
4 If the pl	an is at-risk, check the bo	cand complete items (a) ar	nd (b)							
a Fu	nding target disregarding	orescribed at-risk assumption	ons			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		4a		
		sk assumptions, but disreg						4b		
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						5		6.69 %
6 Target	normal cost							6		95239
	y Enrolled Actuary						- '		·····	
To the best	of my knowledge, the information s	upplied in this schedule and accomp . In my opinion, each other assumpt ed experience under the plan.	panying schedule tion is reasonabl	es, statements le (taking into a	and attachm ccount the e	ents, if any, is comexperience of the pla	plete an an and r	d accurate. easonable	Each prescri expectations)	bed assumption was applied in and such other assumptions, in
SIGN HERE		Aw							08/15/2	011
<u> </u>		Signature of actuary							Date	
ARNOLD WA	RSHAVCHIK	•							11-040	142
ADMOLD MA	• •	or print name of actuary	****				N	lost rece	nt enrollm 718-258-	ent number
ACMOLD WA	RSHAVCHIK									
		Firm name				,	i elepi	none nur	nber (inclu	iding area code)
1294 EAST 8	TH STREET BROOKLYN	NY 11230								
••••••••••••••••••••••••••••••••••••••		Address of the firm								
If the actuary	has not fully reflected any	regulation or ruling promul	gated under	the statute	in comple	eting this sche	dule, c	heck the	box and	see

Pa	art II Beg	inning of year c	arryove	r and prefunding ba	lances						
						(a) Carryover balance (b)		(b)	b) Prefunding balance		
	Balance at beginning of prior year after applicable adjustments (Item 13 from prior year)					13111			75934		
8							1100	1100 0			
_9							12011 7593		75934		
10							8		53		
11	1 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 r	ate of%						0	
	C Total availa	ble at beginning of cu	rrent plan ye	ear to add to prefunding bal	ance					0	
d Portion of (c) to be added to prefunding balance											
12	Reduction in b	alances due to electi	ons or dee	med elections							
13	Balance at beg	inning of current yea	ır (item 9 +	item 10 + item 11d - item	ı 12)		12019		75987		
Р	art III Fu	nding percenta	ges								
14									14	103.88 %	
									15	109.21 %	
	15 Adjusted funding target attainment percentage							uce	16	98.04 %	
17	17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage								17	%	
P	art IV Co	ntributions and	liquidity	/ shortfalls							
L				ar by employer(s) and em	nlovees:						
	(a) Date	(b) Amount pai		(c) Amount paid by	(a) Da	te	(b) Amount paid by	1 (c) Amour	it paid by	
	(MM-DD-YYYY) employer(s) employees (MM				(MM-DD-)	DD-YYYY) employer(s)			employees		
12/27/2010 200000											
							WHO ARE A STATE OF THE STATE OF				
				·							
1 11 114					Totals ►	18(b)	20000	⁾⁽⁾ 18(c)			
19	Discounted em	ployer contributions -	– see instru	uctions for small plan with	a valuation da	ate after the	e beginning of the year:				
	a Contributions allocated toward unpaid minimum required contribution from prior years										
	b Contributions made to avoid restrictions adjusted to valuation date										
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date										187573	
20 Quarterly contributions and liquidity shortfalls:											
	a Did the plan have a "funding shortfall" for the prior year?										
	b If 20a is "Yes," were required quarterly installments for the current year made in a timely manner?										
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)	St		(2) 2nd			(3) 3rd		(4) 4th		
			•								

Pa	rt V Assumptio	ns used to determine f	unding target and ta	raet r	normal cost				
21				. 3					
	a Segment rates:			3rd segment: 6.76 %			N/A, full yield curve used		
	b Applicable month	Applicable month (enter code)					0		
22	Weighted average ret	irement age	22	63					
23	Mortality table(s) (see	Substitu	ubstitute						
Pa	rt VI Miscellane	ous 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								
25	Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment								
26	Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment								
27	If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment								
Pa	Part VII Reconciliation of unpaid minimum required contributions for prior years								
28	Unpaid minimum requ	uired contribution for all prior ye	28						
29									
30	Remaining amount of unpaid minimum required contributions (item 28 minus item 29)								
Pa	Part VIII Minimum required contribution for current year								
31									
32	Amortization installments: Outstanding Ba						Installment		
	a Net shortfall amortization installment								
	b Waiver amortization installment								
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								
34	Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b – item 33)								
	Carryover balance Prefunding bal						Total balance		
35	Balances used to offset funding requirement								
36	Additional cash requirement (item 34 minus item 35)						31147		
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c)					37	187573		
38	Interest-adjusted excess contributions for current year (see instructions)						156426		
39	Unpaid minimum requ	ired contribution for current ye	39	0					
40	Unpaid minimum requ	paid minimum required contribution for all years							

Summary of Plan Provisions Plan Year: 1/1/2010 to 12/31/2010

January 1, 2004 **Plan Effective Date**

Plan Year From January 1 to December 31

Eligibility All employees not excluded by class are eligible to enter on the

January 1 or July 1 coincident with or following the completion of

the following requirements:

1 year of service Minimum age 21

Normal Retirement Age All participants are eligible to retire with their full retirement benefit

on the later of the following:

Attainment of age 63

Completion of 5 years of participation

Upon normal retirement each participant will be entitled to a benefit **Normal Retirement Benefit**

payable in the normal form equal to the following:

The accrued benefit based on plan provisions prior to January 1,

2010

3 percent of compensation times credited years

Credited years are plan years commencing with the year of entry and

ending with the retirement year excluding the following:

Years before January 1, 2010 Years with less than 1,000 hours

with a maximum of 6 years

Maximum benefit is \$16,250 per month Maximum percent of salary is 100%

Normal Form of Benefit A benefit payable for the life of the participant

Accrued Benefit The normal retirement benefit described above calculated based on

the salary and/or service to the date of calculation, but payable at

normal retirement.

Termination Benefit Upon termination for any reason other than death, disability or

> retirement a participant shall be entitled to a portion of the actuarial equivalent of his accrued benefit in accordance with the following

vesting schedule:

Credited Years Vested Percent 1 0

Summary of Plan Provisions Plan Year: 1/1/2010 to 12/31/2010

Credited Years	Vested Percent
2	20
3	40
4	60
5	80
6	100

Credited years are plan years commencing with the year of hire and ending with the retirement year excluding the following:

Years with less than 1,000 hours

Top-Heavy Status

A plan is top-heavy if over 60% of the value of all accrued benefits in all of the employer's plans are for the benefit of key employees. A key employee is generally an officer or owner of the company. This plan is currently not top-heavy.

Death Benefit

Actuarial Equivalent of the accrued benefit earned to date of death

Description of Weighted Average Retirement Age

Valuation Date: January 1, 2010

Each participant is assumed to retire at the single retirement age of 63. Line 22 reflects the average assumed retirement age of the active participants.