

Form 5500-SF Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Short Form Annual Return/Report of Small Employee Benefit Plan This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► Complete all entries in accordance with the instructions to the Form 5500-SF.	OMB Nos. 1210-0110 1210-0089 <div style="border: 1px solid black; padding: 5px; text-align: center; font-weight: bold; font-size: 1.2em;">2010</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2010 or fiscal plan year beginning <u>01/01/2010</u> and ending <u>12/31/2010</u>	
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 CASH BALANCE PLAN OF NORTHWEST SPINE & SPORTS PHYSICIANS, P.C.		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">1b Three-digit plan number (PN) ►</td> <td style="width:30%; text-align: center;">003</td> </tr> <tr> <td colspan="2">1c Effective date of plan 01/01/2006</td> </tr> </table>	1b Three-digit plan number (PN) ►	003	1c Effective date of plan 01/01/2006			
1b Three-digit plan number (PN) ►	003							
1c Effective date of plan 01/01/2006								
2a Plan sponsor's name and address (employer, if for single-employer plan) NORTHWEST SPINE & SPORTS PHYSICIANS, P.C. 1750 112TH AVENUE NE, SUITE D258 BELLEVUE, WA 98004-3727		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">2b Employer Identification Number (EIN) 91-1892592</td> <td style="width:30%;"></td> </tr> <tr> <td>2c Plan sponsor's telephone number 425-451-2272</td> <td></td> </tr> <tr> <td>2d Business code (see instructions) 621111</td> <td></td> </tr> </table>	2b Employer Identification Number (EIN) 91-1892592		2c Plan sponsor's telephone number 425-451-2272		2d Business code (see instructions) 621111	
2b Employer Identification Number (EIN) 91-1892592								
2c Plan sponsor's telephone number 425-451-2272								
2d Business code (see instructions) 621111								
3a Plan administrator's name and address (if same as Plan sponsor, enter "Same") NORTHWEST SPINE & SPORTS PHYSICIANS, P.C. 1750 112TH AVENUE NE, SUITE D258 BELLEVUE, WA 98004-3727		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">3b Administrator's EIN 91-1892592</td> <td style="width:30%;"></td> </tr> <tr> <td>3c Administrator's telephone number 425-451-2272</td> <td></td> </tr> </table>	3b Administrator's EIN 91-1892592		3c Administrator's telephone number 425-451-2272			
3b Administrator's EIN 91-1892592								
3c Administrator's telephone number 425-451-2272								
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN, and the plan number from the last return/report. Sponsor's name		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">4b EIN</td> <td style="width:30%;"></td> </tr> <tr> <td>4c PN</td> <td></td> </tr> </table>	4b EIN		4c PN			
4b EIN								
4c PN								
5a Total number of participants at the beginning of the plan year		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">5a</td> <td style="width:30%; text-align: right;">48</td> </tr> <tr> <td>5b Total number of participants at the end of the plan year.....</td> <td style="text-align: right;">45</td> </tr> <tr> <td>5c Total number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item).....</td> <td></td> </tr> </table>	5a	48	5b Total number of participants at the end of the plan year.....	45	5c Total number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item).....	
5a	48							
5b Total number of participants at the end of the plan year.....	45							
5c Total number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item).....								
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	377141	408150
b Total plan liabilities.....	7b		
c Net plan assets (subtract line 7b from line 7a).....	7c	377141	408150
8 Income, Expenses, and Transfers for this Plan Year			
		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	5793	
(2) Participants	8a(2)		
(3) Others (including rollovers).....	8a(3)		
b Other income (loss).....	8b	27077	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		32870
d Benefits paid (including direct rollovers and insurance premiums to provide benefits).....	8d	1831	
e Certain deemed and/or corrective distributions (see instructions)	8e		
f Administrative service providers (salaries, fees, commissions)	8f	30	
g Other expenses.....	8g		
h Total expenses (add lines 8d, 8e, 8f, and 8g).....	8h		1861
i Net income (loss) (subtract line 8h from line 8c).....	8i		31009
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:

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**

10	During the plan year:	Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)		X	
b	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)		X	
c	Was the plan covered by a fidelity bond?	X		1000000
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
e	Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service or other organization that provides some or all of the benefits under the plan? (See instructions.)		X	
f	Has the plan failed to provide any benefit when due under the plan?		X	
g	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)		X	
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
i	If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3			

Part VI Pension Funding Compliance

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

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? .. ☐ Yes ☒ No
(If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.)

a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year.....	12b	
c Enter the amount contributed by the employer to the plan for this plan year.....	12c	
d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)	12d	

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

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted during the plan year or any prior year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year..... **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? ☐ Yes ☒ No

c If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	09/26/2011	ANDREW J. COLE, M.D.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN 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). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2010 This Form is Open to Public Inspection
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For calendar plan year 2010 or fiscal plan year beginning 01/01/2010 and ending 12/31/2010

▶ **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.

A Name of plan <u>CASH BALANCE PLAN OF NORTHWEST SPINE & SPORTS PHYSICIANS, P.C.</u>	B Three-digit plan number (PN) ▶ <u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>NORTHWEST SPINE & SPORTS PHYSICIANS, P.C.</u>	D Employer Identification Number (EIN) <u>91-1892592</u>
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F 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
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2010</u>	
2 Assets:	
a Market value	2a <u>377139</u>
b Actuarial value	2b <u>377139</u>
3 Funding target/participant count breakdown	
	(1) Number of participants (2) Funding Target
a For retired participants and beneficiaries receiving payment	3a <u>0</u> <u>0</u>
b For terminated vested participants	3b <u>15</u> <u>21912</u>
c For active participants:	
(1) Non-vested benefits	3c(1) <u>5011</u>
(2) Vested benefits	3c(2) <u>249075</u>
(3) Total active	3c(3) <u>33</u> <u>254086</u>
d Total	3d <u>48</u> <u>275998</u>
4 If the plan is at-risk, check the box and complete items (a) and (b)	<input type="checkbox"/>
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 <u>6.69</u> %
6 Target normal cost	6 <u>41894</u>

Statement by Enrolled Actuary

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

SIGN HERE	<u>08/15/2011</u>
Signature of actuary	Date
<u>ANTHONY L. URDAHL</u>	<u>11-05312</u>
Type or print name of actuary	Most recent enrollment number
<u>HILDI INC.</u>	<u>952-934-5554</u>
Firm name	Telephone number (including area code)
<u>11800 SINGLETREE LANE, SUITE 305</u> <u>EDEN PRAIRIE, MN 55344</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) 2010
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)	15960	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).....	15960	0	
10 Interest on item 9 using prior year's actual return of <u>32.40</u> %	5171	0	
11 Prior year's excess contributions to be added to prefunding balance:			
a Excess contributions (Item 38 from prior year)		53584	
b Interest on (a) using prior year's effective rate of <u>6.50</u> %		3483	
c Total available at beginning of current plan year to add to prefunding balance		57067	
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).....	21131	0	

Part III	Funding percentages		
14 Funding target attainment percentage.....	14		128.98 %
15 Adjusted funding target attainment percentage.....	15		136.64 %
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		121.46 %
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	
02/01/2010	4126	0				
02/12/2010	1667	0				
Totals ►			18(b)	5793	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	5758
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

21 Discount rate:				
a Segment rates:	1st segment: 4.60 %	2nd segment: 6.65 %	3rd segment: 6.76 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25 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
26 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
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	0	0
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	0
	Carryover balance	Prefunding balance
35 Balances used to offset funding requirement	0	0
36 Additional cash requirement (item 34 minus item 35).....	36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c).....	37	5758
38 Interest-adjusted excess contributions for current year (see instructions).....	38	5758
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 22 – Description of Weighted Average Retirement Age

All employees are assumed to retire at the age of 65.

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Line 26 – Schedule of Active Participant Data

Years of credited service:											
	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	Total
Attained Age	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25	0	0	0	0	0	0	0	0	0	0	0
25 to 29	1	4	1	0	0	0	0	0	0	0	6
30 to 34	0	2	1	0	0	0	0	0	0	0	3
35 to 39	0	3	3	0	0	0	0	0	0	0	6
40 to 44	0	0	2	0	0	0	0	0	0	0	2
45 to 49	0	4	0	0	0	0	0	0	0	0	4
50 to 54	0	3	0	1	0	0	0	0	0	0	4
55 to 59	0	1	0	1	0	0	0	0	0	0	2
60 to 64	1	1	3	0	0	0	0	0	0	0	5
65 to 69	0	1	0	0	0	0	0	0	0	0	1
70 & up	0	0	0	0	0	0	0	0	0	0	0
Total	2	19	10	2	0	0	0	0	0	0	33

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Part V – Statement of Assumptions / Methods

Methods	
Valuation Date	January 1
Funding Method	True unit credit
Market Assets	Trustee Value plus accrued contributions
Actuarial Assets	Market Assets
Segment Rate Basis Averaging Period Look back Period PPA 3-Year Phase-in	24 month average 0 months NA
Economic Assumptions	
Segment Rates Segment 1 Segment 2 Segment 3	4.60% 6.65% 6.76%
Salary Increases	0.00%
Lump Sum Interest Rate	Same as Segment Rates
Cash Balance Crediting Rate	5.50%
Other Assumptions	
Mortality—Healthy	<i>Pre-retirement:</i> None <i>Post-retirement:</i> IRS 2010 Small Plan Combined
Disability	None
Withdrawal	None
Expenses	Assumed paid outside of Plan
Retirement Age	65
Form of Payment	Lump Sum

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Part V – Summary of Plan Provisions

Effective Date	January 1, 2006
Plan Year	Calendar year
Eligibility Service	1000 hours of service in the first 12 months from date of hire or in any plan year (including years prior to Effective Date)
Vesting Service	Plan Years with at least 1000 hours of service (including years prior to Effective Date)
Participation	First day of the quarter coincident with or next following attainment of age 21 with 1 year of Eligibility Service
Vesting	Prior to 2008: 20% after 2 years increase 20% annually After 2007: 100% after 3 years of Vesting Service
Compensation	W2 wages (including salary deferrals)
Normal Retirement Date	1 st of the month coincident with or next following age 65
Benefit Allocations	Hypothetical allocations made as of December 31 based on Compensation earned during the year: <ul style="list-style-type: none">• Benefit Tier 1: 2.00% (owners on 1/1/2005)• Benefit Tier 2: 2.00% (all others)
Interest Credits	Yield on 30-year Treasuries for the month of December prior to the plan year. Credits are applied as of plan year end.
Accrued Benefit	Cash balance account value
Death Benefit	Account balance as of date of death
Forms of Retirement Benefits	Lump sum, life only, J&S annuity (50%, 75%, 100%)

Changes since Prior Valuation: None.

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

All employees are assumed to retire at the age of 65.

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EIN/PN: **91-1892592/003**

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25 to 29	1	4	1	0	0	0	0	0	0	0	6
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35 to 39	0	3	3	0	0	0	0	0	0	0	6
40 to 44	0	0	2	0	0	0	0	0	0	0	2
45 to 49	0	4	0	0	0	0	0	0	0	0	4
50 to 54	0	3	0	1	0	0	0	0	0	0	4
55 to 59	0	1	0	1	0	0	0	0	0	0	2
60 to 64	1	1	3	0	0	0	0	0	0	0	5
65 to 69	0	1	0	0	0	0	0	0	0	0	1
70 & up	0	0	0	0	0	0	0	0	0	0	0
Total	2	19	10	2	0	0	0	0	0	0	33

Attachment to 2010 Form 5500 Schedule SB
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Economic Assumptions	
Segment Rates Segment 1 Segment 2 Segment 3	4.60% 6.65% 6.76%
Salary Increases	0.00%
Lump Sum Interest Rate	Same as Segment Rates
Cash Balance Crediting Rate	5.50%
Other Assumptions	
Mortality—Healthy	<i>Pre-retirement:</i> None <i>Post-retirement:</i> IRS 2010 Small Plan Combined
Disability	None
Withdrawal	None
Expenses	Assumed paid outside of Plan
Retirement Age	65
Form of Payment	Lump Sum

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
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Forms of Retirement Benefits	Lump sum, life only, J&S annuity (50%, 75%, 100%)

Changes since Prior Valuation: None.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2010 This Form Is Open to Public Inspection
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For calendar plan year 2010 or fiscal plan year beginning 01/01/2010 and ending 12/31/2010

▶ 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.

A Name of plan CASH BALANCE PLAN OF NORTHWEST SPINE & SPORTS PHYS	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF NORTHWEST SPINE & SPORTS PHYSICIANS, P.C.	D Employer Identification Number (EIN) 91-1892592	

E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F 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			
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2010</u>		
2	Assets:		
	a Market value.....	2a	377139
	b Actuarial value.....	2b	377139
3	Funding target/participant count breakdown	(1) Number of participants	(2) Funding Target
	a For retired participants and beneficiaries receiving payment.....	3a	0
	b For terminated vested participants.....	3b	21912
	c For active participants:		
	(1) Non-vested benefits.....	3c(1)	5011
	(2) Vested benefits.....	3c(2)	249075
	(3) Total active.....	3c(3)	254086
	d Total.....	3d	275998
4	If the plan is at-risk, check the box and complete items (a) and (b) <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions.....	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor.....	4b	
5	Effective interest rate.....	5	6.69%
6	Target normal cost.....	6	41894

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

SIGN HERE		<u>08/15/2011</u> Date
	Signature of actuary Anthony L. Urdahl	1105312 Most recent enrollment number
	Type or print name of actuary Hildi Inc.	952-934-5554 Telephone number (including area code)
	Firm name 11800 Singletree Lane, Suite 305 Eden Prairie MN 55344 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)	15960	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)	15960	0
10	Interest on item 9 using prior year's actual return of <u>32.40%</u>	5171	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Excess contributions (Item 38 from prior year)		53584
b	Interest on (a) using prior year's effective rate of <u>6.50%</u>		3483
c	Total available at beginning of current plan year to add to prefunding balance		57067
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)	21131	0

Part III Funding percentages			
14	Funding target attainment percentage	14	128.98%
15	Adjusted funding target attainment percentage	15	136.64%
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	121.46%
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
02/01/2010	4126	0			
02/12/2010	1667	0			
Totals ►			18(b)	5793	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 5758
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

21 Discount rate:				
a Segment rates:	1st segment: 4 . 60%	2nd segment: 6 . 65%	3rd segment: 6 . 76%	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
25 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
26 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
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	0	0
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	0
	Carryover balance	Prefunding balance
35 Balances used to offset funding requirement	0	0
36 Additional cash requirement (item 34 minus item 35)	36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c)	37	5758
38 Interest-adjusted excess contributions for current year (see instructions)	38	5758
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 22 – Description of Weighted Average Retirement Age

All employees are assumed to retire at the age of 65.

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Line 26 – Schedule of Active Participant Data

Years of credited service:											
	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	Total
Attained Age	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25	0	0	0	0	0	0	0	0	0	0	0
25 to 29	1	4	1	0	0	0	0	0	0	0	6
30 to 34	0	2	1	0	0	0	0	0	0	0	3
35 to 39	0	3	3	0	0	0	0	0	0	0	6
40 to 44	0	0	2	0	0	0	0	0	0	0	2
45 to 49	0	4	0	0	0	0	0	0	0	0	4
50 to 54	0	3	0	1	0	0	0	0	0	0	4
55 to 59	0	1	0	1	0	0	0	0	0	0	2
60 to 64	1	1	3	0	0	0	0	0	0	0	5
65 to 69	0	1	0	0	0	0	0	0	0	0	1
70 & up	0	0	0	0	0	0	0	0	0	0	0
Total	2	19	10	2	0	0	0	0	0	0	33

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Part V – Statement of Assumptions / Methods

Methods	
Valuation Date	January 1
Funding Method	True unit credit
Market Assets	Trustee Value plus accrued contributions
Actuarial Assets	Market Assets
Segment Rate Basis Averaging Period Look back Period PPA 3-Year Phase-in	24 month average 0 months NA
Economic Assumptions	
Segment Rates Segment 1 Segment 2 Segment 3	4.60% 6.65% 6.76%
Salary Increases	0.00%
Lump Sum Interest Rate	Same as Segment Rates
Cash Balance Crediting Rate	5.50%
Other Assumptions	
Mortality—Healthy	<i>Pre-retirement:</i> None <i>Post-retirement:</i> IRS 2010 Small Plan Combined
Disability	None
Withdrawal	None
Expenses	Assumed paid outside of Plan
Retirement Age	65
Form of Payment	Lump Sum

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Part V – Summary of Plan Provisions

Effective Date	January 1, 2006
Plan Year	Calendar year
Eligibility Service	1000 hours of service in the first 12 months from date of hire or in any plan year (including years prior to Effective Date)
Vesting Service	Plan Years with at least 1000 hours of service (including years prior to Effective Date)
Participation	First day of the quarter coincident with or next following attainment of age 21 with 1 year of Eligibility Service
Vesting	Prior to 2008: 20% after 2 years increase 20% annually After 2007: 100% after 3 years of Vesting Service
Compensation	W2 wages (including salary deferrals)
Normal Retirement Date	1 st of the month coincident with or next following age 65
Benefit Allocations	Hypothetical allocations made as of December 31 based on Compensation earned during the year: <ul style="list-style-type: none">• Benefit Tier 1: 2.00% (owners on 1/1/2005)• Benefit Tier 2: 2.00% (all others)
Interest Credits	Yield on 30-year Treasuries for the month of December prior to the plan year. Credits are applied as of plan year end.
Accrued Benefit	Cash balance account value
Death Benefit	Account balance as of date of death
Forms of Retirement Benefits	Lump sum, life only, J&S annuity (50%, 75%, 100%)

Changes since Prior Valuation: None.

Form 5500-SFDepartment of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Short Form Annual Return/Report of Small Employee
Benefit Plan**This form is required to be filed under sections 104 and 4065 of the Employee
Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the
Internal Revenue Code (the Code).▶ **Complete all entries in accordance with the instructions to the Form 5500-SF.**OMB Nos. 1210-0110
1210-0089**2010****This Form is Open to Public
Inspection****Part I Annual Report Identification Information**

For calendar plan year 2010 or fiscal plan year beginning		01/01/2010	and ending	12/31/2010
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 CASH BALANCE PLAN OF NORTHWEST SPINE & SPORTS PHYSICIANS, P.C.	1b Three-digit plan number (PN) ▶ 003
	1c Effective date of plan 01/01/2006
2a Plan sponsor's name and address (employer, if for single-employer plan) NORTHWEST SPINE & SPORTS PHYSICIANS, P.C. 1750 112TH AVENUE NE, SUITE D258 BELLEVUE WA 98004-3727	2b Employer Identification Number (EIN) 91-1892592
	2c Plan sponsor's telephone number 425-451-2272
	2d Business code (see instructions) 621111
3a Plan administrator's name and address (if same as Plan sponsor, enter "Same") NORTHWEST SPINE & SPORTS PHYSICIANS, P.C. 1750 112TH AVENUE NE, SUITE D258 BELLEVUE WA 98004-3727	3b Administrator's EIN 91-1892592
	3c Administrator's telephone number 425-451-2272
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 48
b Total number of participants at the end of the plan year	5b 45
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

		(a) Beginning of Year	(b) End of Year
7 Plan Assets and Liabilities			
a Total plan assets	7a	377141	408150
b Total plan liabilities	7b		
c Net plan assets (subtract line 7b from line 7a)	7c	377141	408150
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	5793	
(2) Participants	8a(2)		
(3) Others (including rollovers)	8a(3)		
b Other income (loss)	8b	27077	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		32870
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	1831	
e Certain deemed and/or corrective distributions (see instructions)	8e		
f Administrative service providers (salaries, fees, commissions)	8f	30	
g Other expenses	8g		
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		1861
i Net income (loss) (subtract line 8h from line 8c)	8i		31009
j Transfers to (from) the plan (see instructions)	8j		

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

Form 5500-SF (2010)
v.092308.1

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:

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**

10	During the plan year:	Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)		X	
b	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)		X	
c	Was the plan covered by a fidelity bond?	X		1000000
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
e	Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service or other organization that provides some or all of the benefits under the plan? (See instructions.)		X	
f	Has the plan failed to provide any benefit when due under the plan?		X	
g	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)		X	
h	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3)		X	
i	If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3			

Part VI Pension Funding Compliance

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

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? .. ☐ Yes ☒ No
(If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.)

a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year. 12b

c Enter the amount contributed by the employer to the plan for this plan year. 12c

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

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

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted during the plan year or any prior year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year 13a

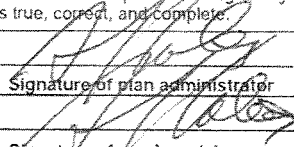
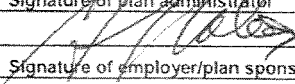
b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? ☐ Yes ☒ No

c If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE		9-23-11	ANDREW J. COLE, M.D.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		9-23-11	Andrew J. Cole M.D.
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

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

All employees are assumed to retire at the age of 65.

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Line 26 – Schedule of Active Participant Data

Years of credited service:											
	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	Total
Attained Age	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25	0	0	0	0	0	0	0	0	0	0	0
25 to 29	1	4	1	0	0	0	0	0	0	0	6
30 to 34	0	2	1	0	0	0	0	0	0	0	3
35 to 39	0	3	3	0	0	0	0	0	0	0	6
40 to 44	0	0	2	0	0	0	0	0	0	0	2
45 to 49	0	4	0	0	0	0	0	0	0	0	4
50 to 54	0	3	0	1	0	0	0	0	0	0	4
55 to 59	0	1	0	1	0	0	0	0	0	0	2
60 to 64	1	1	3	0	0	0	0	0	0	0	5
65 to 69	0	1	0	0	0	0	0	0	0	0	1
70 & up	0	0	0	0	0	0	0	0	0	0	0
Total	2	19	10	2	0	0	0	0	0	0	33

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Part V – Statement of Assumptions / Methods

Methods	
Valuation Date	January 1
Funding Method	True unit credit
Market Assets	Trustee Value plus accrued contributions
Actuarial Assets	Market Assets
Segment Rate Basis Averaging Period Look back Period PPA 3-Year Phase-in	24 month average 0 months NA
Economic Assumptions	
Segment Rates Segment 1 Segment 2 Segment 3	4.60% 6.65% 6.76%
Salary Increases	0.00%
Lump Sum Interest Rate	Same as Segment Rates
Cash Balance Crediting Rate	5.50%
Other Assumptions	
Mortality—Healthy	<i>Pre-retirement:</i> None <i>Post-retirement:</i> IRS 2010 Small Plan Combined
Disability	None
Withdrawal	None
Expenses	Assumed paid outside of Plan
Retirement Age	65
Form of Payment	Lump Sum

Attachment to 2010 Form 5500 Schedule SB
Cash Balance Plan of Northwest Spine & Sports Physicians
EIN/PN: **91-1892592/003**

Schedule SB, Part V – Summary of Plan Provisions

Effective Date	January 1, 2006
Plan Year	Calendar year
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Vesting Service	Plan Years with at least 1000 hours of service (including years prior to Effective Date)
Participation	First day of the quarter coincident with or next following attainment of age 21 with 1 year of Eligibility Service
Vesting	Prior to 2008: 20% after 2 years increase 20% annually After 2007: 100% after 3 years of Vesting Service
Compensation	W2 wages (including salary deferrals)
Normal Retirement Date	1 st of the month coincident with or next following age 65
Benefit Allocations	Hypothetical allocations made as of December 31 based on Compensation earned during the year: <ul style="list-style-type: none">• Benefit Tier 1: 2.00% (owners on 1/1/2005)• Benefit Tier 2: 2.00% (all others)
Interest Credits	Yield on 30-year Treasuries for the month of December prior to the plan year. Credits are applied as of plan year end.
Accrued Benefit	Cash balance account value
Death Benefit	Account balance as of date of death
Forms of Retirement Benefits	Lump sum, life only, J&S annuity (50%, 75%, 100%)

Changes since Prior Valuation: None.

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

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40 to 44	0	0	2	0	0	0	0	0	0	0	2
45 to 49	0	4	0	0	0	0	0	0	0	0	4
50 to 54	0	3	0	1	0	0	0	0	0	0	4
55 to 59	0	1	0	1	0	0	0	0	0	0	2
60 to 64	1	1	3	0	0	0	0	0	0	0	5
65 to 69	0	1	0	0	0	0	0	0	0	0	1
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Cash Balance Crediting Rate	5.50%
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Mortality—Healthy	<i>Pre-retirement:</i> None <i>Post-retirement:</i> IRS 2010 Small Plan Combined
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Withdrawal	None
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Retirement Age	65
Form of Payment	Lump Sum

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Compensation	W2 wages (including salary deferrals)
Normal Retirement Date	1 st of the month coincident with or next following age 65
Benefit Allocations	Hypothetical allocations made as of December 31 based on Compensation earned during the year: <ul style="list-style-type: none">• Benefit Tier 1: 2.00% (owners on 1/1/2005)• Benefit Tier 2: 2.00% (all others)
Interest Credits	Yield on 30-year Treasuries for the month of December prior to the plan year. Credits are applied as of plan year end.
Accrued Benefit	Cash balance account value
Death Benefit	Account balance as of date of death
Forms of Retirement Benefits	Lump sum, life only, J&S annuity (50%, 75%, 100%)

Changes since Prior Valuation: None.