# 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.

2010

OMB Nos. 1210-0110 1210-0089

This Form is Open to Public Inspection

		t Identification Information				
For	calendar plan year 2010 or t	fiscal plan year beginning 01/01/20	10	and ending 1	2/31/2	2010
Α	This return/report is for:	single-employer plan	multiple-e	employer plan (not multiemployer)		one-participant plan
	This return/report is for:	first return/report	final retur	n/report		_
_	The rotallyroport to for.	an amended return/report	<u>.</u>	year return/report (less than 12 mor	nths)	
_	01 11 "("" 1	Form 5558	<u> </u>		11110)	DEVC program
C	Check box if filing under:		1	extension		DFVC program
		special extension (enter descripti	,			
Pa	art II Basic Plan Info	ormation—enter all requested inform	nation			
	Name of plan				1b	Three-digit
JULI	AN A. SEEWALD, D.D.S. PE	ENSION TRUST				plan number (PN) ▶ 003
					10	Effective date of plan
					10	01/01/2002
2a	Plan sponsor's name and a	ddress (employer, if for single-employe	r plan)		2b	Employer Identification Number
	AN A. SEEWALD, D.D.S.	3	1 /			(EIN) 11-2595451
					2c	Plan sponsor's telephone number
	AVENUE P OKLYN, NY 11229				0.1	718-596-0072
					2d	Business code (see instructions) 621210
3a	Plan administrator's name a	and address (if same as Plan sponsor, e	anter "Same	2")	3h	Administrator's EIN
JULI	AN A. SEEWALD, D.D.S.	2928 AVEN	UE P	·	OD	11-2595451
		BROOKLYN	I, NY 11229	)	3с	Administrator's telephone number
						718-596-0072
		e plan sponsor has changed since the la		port filed for this plan, enter the	4b	EIN
	name, Elin, and the plan hur	nber from the last return/report. Spons	or s name		4c	PN
5a	Total number of participant	s at the beginning of the plan year			5a	12
b		s at the end of the plan year			5b	12
C		s with account balances as of the end of			JD	
				•	5c	
6a	Were all of the plan's asse	ts during the plan year invested in eligil	ole assets?	(See instructions.)		X Yes No
b		of the annual examination and report of				
		6? (See instructions on waiver eligibility		•		Yes   No
Do	rt III Financial Info	either 6a or 6b, the plan cannot use F	orm 5500-	SF and must instead use Form 550	00.	
		mation		T		
7	Plan Assets and Liabilities			(a) Beginning of Year 1015093	<u> </u>	(b) End of Year 1295442
a	•					
b	·		<u>7b</u>	4045000	_	0
<u>C</u>	Net plan assets (subtract li	ne 7b from line 7a)	7с	1015093	5	1295442
8	Income, Expenses, and Tra			(a) Amount		(b) Total
а	Contributions received or re	eceivable from:	8a(1)	157695	5	
	` , , ,			C	_	
	.,		` '	0	_	
<b>L</b>	, ,	ers)		131323	_	
b	` '			131323	,	289018
C		(1), 8a(2), 8a(3), and 8b)	8c			209010
d	1 \	ect rollovers and insurance premiums	8d	8669		
е	'	rective distributions (see instructions)		C		
f		iders (salaries, fees, commissions)		0		
-	•	iders (salaries, lees, corrintissions)		C		
g	•					8669
n :	, ,	3d, 8e, 8f, and 8g)				280349
!	` , `	line 8h from line 8c)				230040
	mansiers to (from) the blan	(see instructions)	8i	C	)	

Form 5500-SF 2010	Page <b>2-</b>
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		•	
Part IV	Plan	(`hara	cteristics
ı aıtıv ı	ı ıaıı	Onara	JIGI IƏLIGƏ

HERE

SIGN HERE Signature of plan administrator

Signature of employer/plan sponsor

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

b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Chara	acteris	tic Cod	des in t	the instruc	tions:		
art	V Compliance Questions							
0	During the plan year:		Yes	No		Amo	unt	
а	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)	10a		X				
b	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X				
С	Was the plan covered by a fidelity bond?	10c	X					125000
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X				
е	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.)	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	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		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	10i						
art	VI Pension Funding Compliance							
1	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and com 5500))					X	Yes	No
2	Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code	e or se	ction 3	302 of	ERISA?		Yes	X No
а	(If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.)  If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instrugranting the waiver							
lf :	ou completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.		F		1			
b	Enter the minimum required contribution for this plan year			12b				
	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 negative amount)		L	12d				1
е	Will the minimum funding amount reported on line 12d be met by the funding deadline?				Yes	١	Ю	N/A
art	VII Plan Terminations and Transfers of Assets							
3a	Has a resolution to terminate the plan been adopted during the plan year or any prior year?				Т		Yes	X 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 of the PBGC?						Yes	X No
С	If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the which assets or liabilities were transferred. (See instructions.)	he pla	n(s) to			-		
1	3c(1) Name of plan(s):		130	c(2) El	N(s)		13c(3)	PN(s)
aut	ion: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonab	le cau	ıse is	establ	ished.			
Во	r penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this retr Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return, it is true, correct, and complete.				·			
SIG	Filed with authorized/valid electronic signature. 09/28/2011 LOUISE MESSIN	NA						

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 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).

OMB No. 1210-0110

2010

This Form is Open to Public Inspection

								ment to Form	5500 or	5500-	SF.					
Fo	cale	ndar p	lan year 2010	or fiscal plan y	ear	beginning 01	1/01/2010				and end	ing 12/3	1/201	0		
				nearest dollar.												
•	Caut	ion: A	penalty of \$1	,000 will be ass	es	sed for late filing o	f this repo	ort unless reas	onable ca	ause is	s establishe	ed.				
		of pla		S. PENSION TR	SUS	ST				В	Three-dig	•			003	
			,								plan num	ber (PN)		<u> </u>		
С	Plan s	ponso	r's name as s	hown on line 2	a of	Form 5500 or 550	00-SF			D	Employer	Identificat	ion N	umber (	(EIN)	
			WALD, D.D.S								2595451				,	
E -	уре с	of plan:	X Single	Multiple-A		Multiple-B	F	Prior year pl	an size: 🕨	X 100	or fewer	101-50	00	More	than 500	
Pa	art I	В	asic Inforn	nation												
1	Ent	er the	valuation date	e: <b>N</b>	/lor	nth <u>01</u> [	Day01	Year_	2010	_						
2	Ass	ets:														
	а	Mark	et value									2a				1015093
	b	Actu	arial value									2b				1015093
3	Fur	iding t	arget/participa	ant count break	dov	vn			<b>(1)</b> N	Numbe	r of partici	pants		(2)	Funding Targ	et
	а	For i	etired particip	ants and benef	icia	ries receiving pay	ment	3a				0				0
	b	For t	erminated ves	sted participants	S			3b				1				914
	С	For a	active participa	ants:												
		(1)	Non-vested b	enefits				3c(1)								734
		(2)	Vested benef	fits				3c(2)	Ì							829449
		(3)	Total active					3c(3)				11				830183
	d	Tota	l									12				831097
4	If th	e plar	is at-risk, che	eck the box and	СО	mplete items (a) a	and (b)									
	а	Fund	ing target disr	egarding presc	ribe	ed at-risk assumpt	tions					4a				
	b		0 0	0 0.		mptions, but disre						4b				
						e years and disreg						40				
5	Effe	ective	nterest rate									5				6.70 %
6	Tar	get no	rmal cost									6				31369
		•	Enrolled Actu	•												
	accorda	ance wit	h applicable law ar		opi	his schedule and accom nion, each other assump nce under the plan.										
5	SIGN	1														
	ERI													09/21/2	2011	
				Signa	tur	e of actuary				_				Date		
DUA	NE V	VAGN	ER,EA	_		,								08-032	275	
				Type or pri	nt	name of actuary				_	-	Most re	ecent	enrollm	nent number	
WAG	SNER	PEN	SION SERVIC			,								46-328-		
				F	irm	n name					Te	elephone i	numb	er (incl	uding area cod	de)
		R ROA	AD LL, NY 10916									•		`	•	,
CAI	טב		, 141 10010	3310												
				Addı	es	s of the firm				_						
16.11								1 11						_		
	actu	-	s not fully refle	ected any regul	atio	on or ruling promul	igated und	der the statute	ın comple	eting t	nıs schedu	ile, check	the b	ox and	see	

Page	2-	1

Pa	rt II	Begin	ning of year	carryov	er and prefunding ba	lances						
	,			-			(a)	Carryover balance		(b) l	Prefundi	ng balance
7		-	•		cable adjustments (Item 13				0			133039
8	Portion (	used to	offset prior year's	funding red	quirement (Item 35 from pric	r year)			0			0
9	Amount	remainir	ng (Item 7 minus i	tem 8)					0			133039
10	Interest	on item	9 using prior year	's actual re	eturn of%							
11					d to prefunding balance:							
	<b>a</b> Exce	ss contr	ributions (Item 38	from prior	year)							0
			,	•	e rate of6.57 %							0
		•			year to add to prefunding bala							0
	_				palance							0
12					eemed elections							0
					+ item 10 + item 11d – item				0			133039
	art III		ding percenta		Thom to thom the Rom	12)						
14				<u> </u>							14	106.13 %
15					ge						15	73.94 %
16					s of determining whether car				o reduce			
	-				gg		-				16	73.94 %
17	If the cui	rrent val	ue of the assets o	f the plan	is less than 70 percent of the	e funding tai	get, enter s	such percentage			17	%
P	Part IV Contributions and liquidity shortfalls											
18	18 Contributions made to the plan for the plan year by employer(s) and employees:											
<b>(N</b>	(a) Date		(b) Amount p		(c) Amount paid by	(a) [		(b) Amount pai	-	(0	-	nt paid by
,	IM-DD-YY /14/2011	111)	employer(	157695	employees	(MM-DD	- 1 1 1 1)	employer(s	)		emplo	byees
	71-172011			107000								
						T-1-1- N	40(1-)		157695	40(-)		0
						Totals ►	18(b)			18(c)		-
19					tructions for small plan with							
	a Contributions allocated toward unpaid minimum required contribution from prior years											
	<b>b</b> Contributions made to avoid restrictions adjusted to valuation date											
	<b>C</b> Contri	butions a	allocated toward mi	nimum req	uired contribution for current y	ear adjusted	l to valuation	n date	19c			157695
20	Quarterly	y contrib	outions and liquidit	y shortfalls	S:							1 F
	<b>a</b> Did th	e plan h	ave a "funding sh	ortfall" for	the prior year?							Yes X No
	<b>b</b> If 20a	is "Yes,	" were required qu	uarterly ins	stallments for the current yea	ar made in a	timely mar	nner?				Yes No
	<b>C</b> If 20a	is "Yes,	" see instructions	and compl	lete the following table as ap	plicable:						
		(4)			Liquidity shortfall as of e	nd of Quarte		_ ·			(4)	
		(1) 1s	SI		(2) 2nd		(3)	3rd			(4) 4th	1

Pa	rt V Assumptio	ons used to determine f	unding target and ta	arget n	ormal cost					
21	•	no acca to actornine	ananiy target and te	you 11	Ja. 555t					
	a Segment rates:	1st segment: 4.60 %	2nd segment: 6.65 %		3rd segment: 6.76 %		N/A, full yiel	d curve u	used	
	<b>b</b> Applicable month	(enter code)				21b			0	
22	Weighted average ret	tirement age				22			62	
23	Mortality table(s) (see	e instructions)	escribed - combined	Pres	cribed - separate	Substitut	te			
Pa	rt VI Miscellane	ous items								
24	· ·	nade in the non-prescribed act	•		•		· · · -	ed Yes	No	
25	Has a method change	e been made for the current pla	an year? If "Yes," see instr	ructions r	egarding required attac	hment		Yes	No	
26	Is the plan required to	provide a Schedule of Active	Participants? If "Yes," see	instructi	ons regarding required	attachment		Yes	No	
27	, ,	or (and is using) alternative fur	•			27		_		
Pa	Part VII Reconciliation of unpaid minimum required contributions for prior years									
28	Unpaid minimum requ	uired contribution for all prior y	ears			28			0	
29	' '	contributions allocated toward	' '	29			0			
30	Remaining amount of	f unpaid minimum required cor		30			0			
Pa	rt VIII Minimum	required contribution	or current year							
31	Target normal cost, a	djusted, if applicable (see instr	ructions)			31			31369	
32	Amortization installme	ents:			Outstanding Bala	ance	Install	ment		
	a Net shortfall amorti	ization installment				0			0	
	<b>b</b> Waiver amortization	on installment				0			0	
33		approved for this plan year, en Day Year		33						
34	• •	ment before reflecting carryove		34			31369			
			Prefunding bala	nce	Total b	alance				
35	Balances used to offs	set funding requirement					0			
36	Additional cash requir	rement (item 34 minus item 35		36	6 313					
37		ed toward minimum required co	,	,		37		1	57695	
38	Interest-adjusted exce	ess contributions for current ye	ear (see instructions)			38		1	26326	
39	Unpaid minimum requ	uired contribution for current ye	ear (excess, if any, of item	36 over i	em 37)	39			0	
40	Unpaid minimum requ	uired contribution for all years.				40			0	

## JULIAN SEEWALD, DDS DEFINED BENEFIT PLAN

#### VALUATION FOR PERIOD: 01/01/2010 - 12/31/2010

#### Summary of Actuarial Method and Assumptions

#### **Normal Retirement Benefit**

Actuarial Cost Method: PPA06 Funding Rules

Funding Yield Curve Segmented Rates

First Segment:

4.6%

Second Segment:

6.65%

Third Segment:

6.76%

**PBGC Segmented Rates** 

First Segment:

4.93%

Second Segment:

6.13%

Third Segment:

6.69%

Pre-Retirement Valuation Assumptions

**Retirement Valuation Assumptions** 

Mortality Table

2010 430(h)(3)(A)-Non-annuitants

#### **Optional Forms Assumption**

100% of participants will elect the Plan Normal Form

#### **Pre-Retirement Actuarial Equivalence Assumptions**

**Investment Earnings** 

5% Effective annual rate

#### **Retirement Actuarial Equivalence Assumptions**

**Investment Earnings** 

5% Effective annual rate

Mortality Table

1996 US Annuity 2000 Basic Male/Male

#### Assumptions for IRC415 Maximum Benefit Actuarial Adjustments

**Investment Earnings** 

5% Effective annual rate

Mortality Table

2010 417(e)(3) Applicable Mortality Table

Retirement Protection Act of 1994 Interest Rate for non-life annuities

**Investment Earnings** 

5% Effective annual rate

# JULIAN SEEWALD, DDS DEFINED BENEFIT PLAN Schedule SB, line 26 - Schedule of Active Participant Data Plan Name: JULIAN SEEWALD, DDS DEFINED BENEFIT PLAN Plan Number: 000

									Yea	Years of Credited Service	ed Se	rvice								
		<1	•-	1-4	u)	5-9	7	10 - 14	15	15 - 19	20	20 - 24	25	25 - 29	, c,	30 - 34	3	35 - 39		40+
		Avg.		Avg.	<b></b>	Avg.		Avg.		Avg.		Avg.		Avg.		Avg.		Avg.		Avg.
Age	*	Comp.	#	Comp.	#	Comp.	#	Comp.	*	Comp.	#	Comp.	#	Comp.	#	Comp.	*	Comp.	*	Comp.
<25					-					<u> </u>										
25-29		,	-		2					1				-						
30-34																				
35-39					-															1
40-44							-													
45-49										,										
50-54				,			-		,											
25-59													-							
60-64																			,	
62-69					L				_											
70+									-											

Age is attained age as of the valuation date.

# indicates the number of active participants in an age and service category.

### JULIAN SEEWALD, DDS DEFINED BENEFIT PLAN

# VALUATION FOR PERIOD: 01/01/2010 - 12/31/2010

Summary of Plan Provisions

Plan Effective Date

January 1, 2002

Plan Anniversary Date

January 1, 2010

Participation Eligibility

Minimum age: 21 and

Minimum months of service: 12

Plan Entry Date

01/01 or 07/01 coincident with or following the satisfaction of the requirements

Normal Retirement Date

62nd birthday and the completion of 5 years of participation

Normal Form of Benefit

Single Life Annuity

(Qualified Joint and Survivor annuity is the required standard option)

Normal Retirement Benefit

0% of compensation

Total retirement benefit reduced by 1/15 for each year of participation less than

15

Maximum years of past service: 5

IRC415 maximum annual benefit: \$195,000
Actuarially adjusted under IRC415(b) for benefit

commencement age and benefit form Benefit limited to 100% of compensation

Minimum benefit: 2% of compensation per year of topheavy plan service up to

10

Compensation Definition

Highest consecutive 5 year average salary over all participation

Annual salary up to \$245,000 considered

Pre-Retirement Death Benefit

Lump sum payable on death of participant

Benefit Amount

0 times the normal retirement benefit Minimum death benefit: \$2,000.00

Vested Retirement Benefit

Vesting Schedule:

20% a year after 2 years (100% after 6 years) Computation Period: Employment Years

Based on periods of service rounded to nearest year

Accrued Retirement Benefit

Pro-rated on participation

Participation includes up to 5 years of employment service

# 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).

OMB No. 1210-0110

2010

This Form is Open to Public Inspection

	one of portain	File as		nment to Form	5500 or 5	500-SF.			
	calendar plan year 2010 or fiscal plar		01	/01/2010		and endi	ng	12/	31/2010
_	Round off amounts to nearest dolla								
	aution: A penalty of \$1,000 will be a	ssessed for late filing	of this rep	ort unless reas	onable cau	ise is establishe	ed.		
A Na	ame of plan					<b>B</b> Three-dig			
						plan num	ber (PN)		003
JUI	LIAN A. SEEWALD, D.D.S	. PENSION TRU	ST						
C PI	an sponsor's name as shown on line	2a of Form 5500 or 5	500-SF	Wr 1	İ	D Employer I	dentification	Number (	EIN)
.7117	LIAN A. SEEWALD, D.D.S					11-2595	4 = 3		,
	pe of plan: X Single Multiple-A			F Prior year pla	an eizo: 🔽	11-2393	101-500	☐ Mora t	than 500
	AND THE RESERVE OF THE PERSON	V Widitiple-B		rioi year pia	an size.	100 or lewer	101-500	☐ Iviore	man 500
Par					0010				
1	Enter the valuation date:	Month1	Day	lYear_	2010		1	erani	
	Assets:								
	a Market value				•••••		. 2a		1,015,093
	<b>b</b> Actuarial value						2b		1,015,093
	Funding target/participant count bre				(1) Nu	mber of particip		(2)	Funding Target
	a For retired participants and ber						0		0
	<b>b</b> For terminated vested participa	nts		3b			1		914
	C For active participants:			<u> </u>	of Nation Association (National Association )				
	(1) Non-vested benefits						1 34L		734
	(2) Vested benefits			<del></del>					829,449
	(3) Total active						11		830,183
	d Total	*********				<del></del>	12		831,097
4	If the plan is at-risk, check the box a				L				
	<b>a</b> Funding target disregarding pre						. 4a		
	b Funding target reflecting at-risk at-risk for fewer than five conse	assumptions, but disrective years and disre	egarding tr garding <b>t</b> o	ransition rule fo ading factor	r plans tha	t have been	4b		
5	Effective interest rate						. 5		6.70 <b>%</b>
_6	Target normal cost						. 6		31,369
	ment by Enrolled Actuary								
ac	o the best of my knowledge, the information supp ecordance with applicable law and regulations. In embination, offer my best estimate of anticipated	my opinion, each other assur	mpanying ser	nedules, statements onable (taking into a	and attachme account the ex	nts, if any, is comple perience of the plan	te and accurate. and reasonable	Each prescri expectations)	bed assumption was applied in and such other assumptions, in
C1	GN		011						
	RE	()um	Wag	201			0	9/21/2	011
		nature of actuary	· - g	<u>w</u>		-			011
ממוזרו	NE WAGNER,EA	lature of actuary						Date	7 5
		print name of actuary						08-032	ent number
WAGN	NER PENSION SERVICES,	•							
WITOI	VERT LENGTON BERVICES,	Firm name						6) 328-	****
24 F	ARBOR ROAD	. an nane				ie	iehiiotie iini	ınsı (ıncıl	iding area code)
CAME	PBELL HALL		NY 1	.0916-3019	€				
	Ac	ldress of the firm	<u>-</u> _						
If the a	actuary has not fully reflected any rec tions	julation or ruling promu	ilgated un	der the statute	in complet	ing this schedul	e, check the	box and	see