

<b>Form 5500-SF</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Short Form Annual Return/Report of Small Employee Benefit Plan</b>  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).  <b>► Complete all entries in accordance with the instructions to the Form 5500-SF.</b>	OMB Nos. 1210-0110 1210-0089  <b>2010</b>  <b>This Form is Open to Public Inspection</b>
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<b>Part I Annual Report Identification Information</b>			
For calendar plan year 2010 or fiscal plan year beginning <u>01/01/2010</u> and ending <u>12/31/2010</u>			
<b>A</b>	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>B</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)	
<b>C</b>	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)	

<b>Part II Basic Plan Information</b> —enter all requested information			
<b>1a</b>	Name of plan <u>CHANDRA VENUGOPAL MD, PA DEFINED BENEFIT PENSION PLAN AND TRUST</u>	<b>1b</b>	Three-digit plan number (PN) ► <u>001</u>
		<b>1c</b>	Effective date of plan <u>01/01/2009</u>
<b>2a</b>	Plan sponsor's name and address (employer, if for single-employer plan) <u>CHANDRA VENUGOPAL MD, PA</u>  <u>3347 STATE ROAD 7, #203</u> <u>WELLINGTON, FL 33449</u>	<b>2b</b>	Employer Identification Number (EIN) <u>65-1036205</u>
		<b>2c</b>	Plan sponsor's telephone number <u>561-793-6100</u>
		<b>2d</b>	Business code (see instructions) <u>621111</u>
<b>3a</b>	Plan administrator's name and address (if same as Plan sponsor, enter "Same") <u>CHANDRA VENUGOPAL MD, PA</u> <u>3347 STATE ROAD 7, #203</u> <u>WELLINGTON, FL 33449</u>	<b>3b</b>	Administrator's EIN <u>65-1036205</u>
		<b>3c</b>	Administrator's telephone number <u>561-793-6100</u>
<b>4</b>	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	<b>4b</b>	EIN
		<b>4c</b>	PN
<b>5a</b>	Total number of participants at the beginning of the plan year .....	<b>5a</b>	<u>15</u>
<b>b</b>	Total number of participants at the end of the plan year .....	<b>5b</b>	<u>33</u>
<b>c</b>	Total number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item) .....	<b>5c</b>	
<b>6a</b>	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>b</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.

<b>Part III Financial Information</b>			
<b>7</b>	Plan Assets and Liabilities		
<b>a</b>	Total plan assets .....	<b>7a</b>	<u>873983</u>
<b>b</b>	Total plan liabilities .....	<b>7b</b>	<u>0</u>
<b>c</b>	Net plan assets (subtract line 7b from line 7a) .....	<b>7c</b>	<u>873983</u>
<b>8</b>	Income, Expenses, and Transfers for this Plan Year		
<b>a</b>	Contributions received or receivable from:	<b>(a) Amount</b>	<b>(b) Total</b>
<b>(1)</b>	Employers .....	<b>8a(1)</b>	<u>445903</u>
<b>(2)</b>	Participants .....	<b>8a(2)</b>	<u>0</u>
<b>(3)</b>	Others (including rollovers) .....	<b>8a(3)</b>	<u>0</u>
<b>b</b>	Other income (loss) .....	<b>8b</b>	<u>342111</u>
<b>c</b>	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) .....	<b>8c</b>	<u>788014</u>
<b>d</b>	Benefits paid (including direct rollovers and insurance premiums to provide benefits) .....	<b>8d</b>	<u>0</u>
<b>e</b>	Certain deemed and/or corrective distributions (see instructions) .....	<b>8e</b>	<u>0</u>
<b>f</b>	Administrative service providers (salaries, fees, commissions) .....	<b>8f</b>	<u>2653</u>
<b>g</b>	Other expenses .....	<b>8g</b>	<u>104496</u>
<b>h</b>	Total expenses (add lines 8d, 8e, 8f, and 8g) .....	<b>8h</b>	<u>107149</u>
<b>i</b>	Net income (loss) (subtract line 8h from line 8c) .....	<b>8i</b>	<u>680865</u>
<b>j</b>	Transfers to (from) the plan (see instructions) .....	<b>8j</b>	<u>0</u>

**Part IV Plan Characteristics****9a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A 3D

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

4B

**Part V Compliance Questions**

10	During the plan year:	Yes	No	Amount
<b>a</b>	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program) .....		X	
<b>b</b>	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.) .....		X	
<b>c</b>	Was the plan covered by a fidelity bond? .....		X	
<b>d</b>	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....		X	
<b>e</b>	Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service or other organization that provides some or all of the benefits under the plan? (See instructions.) .....	X		10599
<b>f</b>	Has the plan failed to provide any benefit when due under the plan? .....		X	
<b>g</b>	Did the plan have any participant loans? (If "Yes," enter amount as of year end.) .....		X	
<b>h</b>	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....			
<b>i</b>	If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3 .....			

**Part VI Pension Funding Compliance****11** Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500)) ..... ☒ Yes ☐ No**12** Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? .. ☐ Yes ☒ No  
(If "Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.)**a** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. .... Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_**If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.**

<b>b</b> Enter the minimum required contribution for this plan year .....	<b>12b</b>	
<b>c</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>12c</b>	
<b>d</b> Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) .....	<b>12d</b>	
<b>e</b> Will the minimum funding amount reported on line 12d be met by the funding deadline? ..... <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> 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 ☒ NoIf "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.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/11/2011	WILLIAM DALTON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/11/2011	WILLIAM DALTON
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

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

<b>A</b> Name of plan <u>CHANDRA VENUGOPAL MD, PA DEFINED BENEFIT PENSION PLAN AND TRUST</u>	<b>B</b> Three-digit plan number (PN) ▶ <u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>CHANDRA VENUGOPAL MD, PA</u>	<b>D</b> Employer Identification Number (EIN) <u>65-1036205</u>
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500

<b>Part I</b>	<b>Basic Information</b>
<b>1</b> Enter the valuation date: Month <u>12</u> Day <u>31</u> Year <u>2010</u>	
<b>2</b> Assets:	
<b>a</b> Market value .....	<b>2a</b> <u>1108946</u>
<b>b</b> Actuarial value .....	<b>2b</b> <u>1108946</u>
<b>3</b> Funding target/participant count breakdown	
	<b>(1) Number of participants</b> <b>(2) Funding Target</b>
<b>a</b> For retired participants and beneficiaries receiving payment .....	<b>3a</b> <u>0</u> <u>0</u>
<b>b</b> For terminated vested participants .....	<b>3b</b> <u>5</u> <u>848</u>
<b>c</b> For active participants:	
<b>(1)</b> Non-vested benefits .....	<b>3c(1)</b> <u>1891</u>
<b>(2)</b> Vested benefits .....	<b>3c(2)</b> <u>1135115</u>
<b>(3)</b> Total active .....	<b>3c(3)</b> <u>17</u> <u>1137006</u>
<b>d</b> Total .....	<b>3d</b> <u>22</u> <u>1137854</u>
<b>4</b> If the plan is at-risk, check the box and complete items (a) and (b) .....	<input type="checkbox"/>
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>
<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>
<b>5</b> Effective interest rate .....	<b>5</b> <u>6.05</u> %
<b>6</b> Target normal cost .....	<b>6</b> <u>422348</u>

**Statement by Enrolled Actuary**

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

<b>SIGN HERE</b>	<u>10/05/2011</u>
Signature of actuary	Date
<u>CHARLES W. DAY</u>	<u>11-01853</u>
Type or print name of actuary	Most recent enrollment number
<u>ACTUARIAL DATA, INC</u>	<u>412-429-8700</u>
Firm name	Telephone number (including area code)
<u>102 BROADWAY AVENUE, SUITE 200</u> <u>CARNEGIE, PA 15106</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**

<b>Part II</b>		<b>Beginning of year carryover and prefunding balances</b>	
		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (Item 13 from prior year) .....	0	0
<b>8</b>	Portion used to offset prior year's funding requirement (Item 35 from prior year) .....	0	0
<b>9</b>	Amount remaining (Item 7 minus item 8).....	0	0
<b>10</b>	Interest on item 9 using prior year's actual return of <u>0.00</u> % .....		
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
<b>a</b>	Excess contributions (Item 38 from prior year) .....		268998
<b>b</b>	Interest on (a) using prior year's effective rate of <u>6.62</u> % .....		17808
<b>c</b>	Total available at beginning of current plan year to add to prefunding balance .....		286806
<b>d</b>	Portion of (c) to be added to prefunding balance.....		0
<b>12</b>	Reduction in balances due to elections or deemed elections.....	0	0
<b>13</b>	Balance at beginning of current year (item 9 + item 10 + item 11d – item 12).....	0	0

<b>Part III</b>		<b>Funding percentages</b>	
<b>14</b>	Funding target attainment percentage.....	<b>14</b>	97.45 %
<b>15</b>	Adjusted funding target attainment percentage.....	<b>15</b>	97.45 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	<b>16</b>	95.92 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	<b>17</b>	%

<b>Part IV</b>		<b>Contributions and liquidity shortfalls</b>	
<b>18</b> 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	
03/24/2011	110000		
05/25/2011	104496		
09/14/2011	231407		
		<b>Totals ▶</b>	<b>18(b)</b> 445903
		<b>18(c)</b>	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.....	<b>19a</b>	0
b Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	<b>19c</b>	427073

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year? ..... ☒ Yes ☐ No

**b** If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ..... ☐ Yes ☒ No

**c** If 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of Quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

**Part V Assumptions used to determine funding target and target normal cost**

<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 3.14 %	2nd segment: 5.90 %	3rd segment: 6.45 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....				<b>21b</b> 0
<b>22</b> Weighted average retirement age .....				<b>22</b> 62
<b>23</b> Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute				

**Part VI Miscellaneous items**

<b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>26</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>27</b> If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment.....	<b>27</b>

**Part VII Reconciliation of unpaid minimum required contributions for prior years**

<b>28</b> Unpaid minimum required contribution for all prior years .....	<b>28</b>	0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (item 19a).....	<b>29</b>	0
<b>30</b> Remaining amount of unpaid minimum required contributions (item 28 minus item 29) .....	<b>30</b>	0

**Part VIII Minimum required contribution for current year**

<b>31</b> Target normal cost, adjusted, if applicable (see instructions).....	<b>31</b>	422348
<b>32</b> Amortization installments:	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	28908	4689
<b>b</b> Waiver amortization installment .....	0	0
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....	<b>33</b>	0
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b – item 33).....	<b>34</b>	427037
	Carryover balance	Prefunding balance
<b>35</b> Balances used to offset funding requirement .....	0	0
<b>36</b> Additional cash requirement (item 34 minus item 35).....	<b>36</b>	427037
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c).....	<b>37</b>	427073
<b>38</b> Interest-adjusted excess contributions for current year (see instructions).....	<b>38</b>	36
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37).....	<b>39</b>	0
<b>40</b> Unpaid minimum required contribution for all years .....	<b>40</b>	0

## Schedule SB, Part V - Statement of Actuarial Assumptions

### Target Assumptions:

Male Nonannuitant: 2010 Nonannuitant Male  
 Female Nonannuitant: 2010 Nonannuitant Female  
 Male Annuitant: 2010 Annuitant Male  
 Female Annuitant: 2010 Annuitant Female

Applicable months from valuation month: 0  
 Probability of lump sum: 0.00%  
 Use pre-retirement mortality: No

	<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Segment rates:	3.14	5.90	6.45
High Quality Bond rates:	N/A	N/A	N/A
Final rates:	3.14	5.90	6.45
Override:	0.00	0.00	0.00

### Salary Scale

Male: 0.00%  
 Female: 0.00%

### Withdrawal

Male: None  
 Female: None

### Withdrawal-Select

Male: None  
 Female: None

### Early Retirement Rates

Male: None  
 Female: None

### Subsidized Early Retirement Rates

Male: None  
 Female: None

Name of Plan: Chandra Venugopal MD, PA Defined  
 Plan Sponsor's EIN: 65-1036205  
 Plan Number: 001

### Options:

Use optional combined mortality table for small plans: Yes  
 Use discount rate transition: No  
 Lump sums use proposed regulations: Yes

### Actuarial Equivalent Floor

Stability period: plan year  
 Lookback months: 5  
 Nonannuitant: None  
 Annuitant: 2010 Applicable

	<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Current:	3.60	5.31	5.47
Override:	0.00	0.00	0.00

### Late Retirement Rates

Male: None  
 Female: None

### Marriage Probability

Male: 0.00%  
 Female: 0.00%  
 Expense loading: 0.00%

### Disability Rates

Male: None  
 Female: None

	<u>Mortality</u>	<u>Setback</u>
Male:	None	0
Female:	None	0

## Schedule SB, Part V - Summary of Plan Provisions

### Eligibility Requirements

Age (yrs) : 21  
 Age (months) : 0  
 Wait (months) : 12  
 Two year eligibility : No

### Service/Participation Requirements

Definition of years: Hours worked  
 Continuing hours: 1,000  
 Excluded classes: Union Members  
 Non-resident alien  
 Other

### Earnings

Total compensation excluding : 403(b)  
 Cafeteria  
 Other  
 Prior to participation  
 415 prior to participation

### Retirement

### Normal

### Early

### Subsidized Early

### Disability

### Death

Age: 62  
 Service: 0  
 Participation: 5  
 Defined: 1st of month  
 following

### Benefit Reduction / Mortality table & setback

Male:	Actuarial Equivalence	Actuarial Equivalence	None	0
Female:	Actuarial Equivalence	Actuarial Equivalence	None	0

Rates - Male:	None	None	None
Rates - Female:	None	None	None

Use Social Security Retirement Age:	No	REACT Benefits Percentage:	100.00%
Vesting Schedule:	2/20	Pre-retirement death benefit	
Vesting Definition:	Hours Worked	Percentage of accrued benefit:	100.00%
		Death Benefit Payment method:	Greater of PVAB or Face

	<u>Annuity</u>	<u>Percent</u>	<u>Years</u>
Normal:	Joint and contingent	100.00%	0
QJSA:	Joint and contingent	100.00%	0

### Significant Changes in Plan Provisions Since Last Valuation

Name of Plan: Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr  
 Plan Sponsor's EIN: 65-1036205  
 Plan Number: 001

## Schedule SB, Part V - Summary of Plan Provisions

### Benefits

<b>Pension Formula:</b>	HCE		
<b>Type of Formula:</b>	Unit benefit non-integrated		
<b>Effective Date:</b>	01/01/2009		
 <b>Unit type:</b>	Percent		
<b>Unit based on:</b>	Accrual		
<b>Maximum total percent:</b>	0.00%		
<b>Tiers based on:</b>	None		
<b>First tier:</b>	10.00%	<b>for 1st</b>	None
<b>Second tier:</b>	None	<b>for next</b>	None
<b>Third tier:</b>	None	<b>for remaining yrs</b>	
 <b>Maximum credit:</b>			
<b>Past years:</b>	99		
<b>Future years:</b>	99		
<b>Total years:</b>	25		

### Averaging

<b>Projection method:</b>	Current Compensation	<b>Apply exclusion to accrued benefit:</b>	No
<b>Based on:</b>	Final Average	<b>Annualize short compensation years:</b>	No
<b>Highest:</b>	3	<b>Annualize short plan years:</b>	No
<b>In the last:</b>	0	<b>Include compensations based</b>	
<b>Excluding:</b>	0	<b>on years of:</b>	Accrual

### Accrual

<b>Frozen:</b>	No					
<b>Definition of years:</b>	Hours worked			<b>Fractions based on:</b>	N/A	
 <b>Accrual credit:</b>	<u>Continuing</u>	<u>Died</u>	<u>Disabled</u>	<u>Retired</u>	<u>Terminated</u>	<b>Precision:</b>
	1000	1000	1000	1000	1000	<b>Limit current credit</b>
						<b>to:</b>
						N/A
 <b>Years based on:</b>	Participation			<b>Cap/floor years:</b>	0	
<b>Maximum past accrual years:</b>	0.0000			<b>Cap or floor:</b>	Floor	
<b>Method:</b>	Unit accrual			<b>Accrual % per year:</b>	0.00%	
				<b>Apply 415 before accrual:</b>	No	

### Frozen Benefits

<b>Fresh Start Date:</b>	01/01/2009	<b>Fresh start approach</b>	No wear away
<b>Apply increase to frozen compensation:</b>	No	<b>Reduce years and/or caps</b>	Years not caps
<b>Selected Formula:</b>	N/A	<b>by frozen years:</b>	

### Associated defined contribution/cash balance

<b>Projected interest rate:</b>	0.00%
<b>Participant receives contribution in year of retirement:</b>	No
<b>Plan name:</b>	
<b>Selected formula:</b>	N/A

<b>Name of Plan:</b>	Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr
<b>Plan Sponsor's EIN:</b>	65-1036205
<b>Plan Number:</b>	001



## Schedule SB, Part V - Summary of Plan Provisions

### Benefits

Pension Formula: Original  
 Type of Formula: Unit benefit integrated  
 Effective Date: 01/01/2005

<u>Formula</u>	<u>% per Unit</u>	<u>Maximum Total %</u>	<u>Simplified table limit</u>	<u>Adjust %</u>
Base:	100.00%	100.00%		No
Excess:	17.50%	17.50%	No	No

<u>Maximum Credits</u>	<u>Past years</u>	<u>Future years</u>	<u>Total years</u>
Base:	99	99	25
Excess:	99	99	25
Units based on:	Participation		

### Integration level

Covered compensation table: Dynamic  
 Rounding: Exact  
 Uniform dollar amount: None

### Averaging

Projection method:	Current Compensation	Apply exclusion to accrued benefit:	No
Based on:	Final Average	Annualize short compensation years:	No
Highest:	3	Annualize short plan years:	No
In the last:	0	Include compensations based on years of:	Accrual
Excluding:	0		

### Accrual

Frozen: No  
 Definition of years: Hours worked  
 Fractions based on: N/A

Accrual credit:	<u>Continuing</u>	<u>Died</u>	<u>Disabled</u>	<u>Retired</u>	<u>Terminated</u>	Precision:	N/A
	1000	1000	1000	1000	1000	Limit current credit to:	N/A

Years based on:	Service	Cap/floor years:	0
Maximum past accrual years:	0.0000	Cap or floor:	Floor
Method:	Fractional	Accrual % per year:	0.00%
		Apply 415 before accrual:	No

### Frozen Benefits

Fresh Start Date:	01/01/2009	Fresh start approach	No wear away
Apply increase to frozen compensation:	No	Reduce years and/or caps by frozen years:	Years not caps
Selected Formula:	N/A		

Name of Plan: Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr  
 Plan Sponsor's EIN: 65-1036205  
 Plan Number: 001

## Schedule SB, Part V - Summary of Plan Provisions

### Associated defined contribution/cash balance

Projected interest rate:	0.00%
Participant receives contribution in year of retirement:	No
Plan name:	
Selected formula:	N/A

Name of Plan:	Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr
Plan Sponsor's EIN:	65-1036205
Plan Number:	001

## Schedule SB, Part V - Summary of Plan Provisions

### Benefits

<b>Pension Formula:</b>	NHCE		
<b>Type of Formula:</b>	Unit benefit non-integrated		
<b>Effective Date:</b>	01/01/2009		
 <b>Unit type:</b>	 Percent		
<b>Unit based on:</b>	Accrual		
<b>Maximum total percent:</b>	0.00%		
<b>Tiers based on:</b>	None		
<b>First tier:</b>	0.50%	<b>for 1st</b>	None
<b>Second tier:</b>	None	<b>for next</b>	None
<b>Third tier:</b>	None	<b>for remaining yrs</b>	
 <b>Maximum credit:</b>			
<b>Past years:</b>	99		
<b>Future years:</b>	99		
<b>Total years:</b>	25		

### Averaging

<b>Projection method:</b>	Current Compensation	<b>Apply exclusion to accrued benefit:</b>	No
<b>Based on:</b>	Final Average	<b>Annualize short compensation years:</b>	No
<b>Highest:</b>	3	<b>Annualize short plan years:</b>	No
<b>In the last:</b>	0	<b>Include compensations based</b>	
<b>Excluding:</b>	0	<b>on years of:</b>	Accrual

### Accrual

<b>Frozen:</b>	No						
<b>Definition of years:</b>	Hours worked					<b>Fractions based on:</b>	N/A
 <b>Accrual credit:</b>	<u>Continuing</u>	<u>Died</u>	<u>Disabled</u>	<u>Retired</u>	<u>Terminated</u>	<b>Precision:</b>	N/A
	1000	1000	1000	1000	1000	<b>Limit current credit to:</b>	N/A
 <b>Years based on:</b>	Participation					<b>Cap/floor years:</b>	0
<b>Maximum past accrual years:</b>	0.0000					<b>Cap or floor:</b>	Floor
<b>Method:</b>	Unit accrual					<b>Accrual % per year:</b>	0.00%
						<b>Apply 415 before accrual:</b>	No

<b>Name of Plan:</b>	Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr
<b>Plan Sponsor's EIN:</b>	65-1036205
<b>Plan Number:</b>	001

**SCHEDULE SB  
(Form 5500)**Department of the Treasury  
Internal Revenue Service  
Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation**Single-Employer Defined Benefit Plan  
Actuarial Information**

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

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

OMB No 1210-0110

**2010****This Form Is Open to Public  
Inspection**

For calendar plan year 2010 or 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.

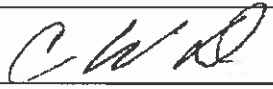
<b>A</b> Name of plan Chandra Venugopal MD, PA Defined Benefit Pension Plan and Trust		<b>B</b> Three-digit plan number (PN) ▶ 001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Chandra Venugopal MD, PA		<b>D</b> Employer Identification Number (EIN) 65-1036205
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		<b>F</b> Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500

**Part I Basic Information**

<b>1</b> Enter the valuation date: Month <u>12</u> Day <u>31</u> Year <u>2010</u>			
<b>2</b> Assets:			
<b>a</b> Market value.....		<b>2a</b>	1,108,946
<b>b</b> Actuarial value.....		<b>2b</b>	1,108,946
<b>3</b> Funding target/participant count breakdown		(1) Number of participants (2) Funding Target	
<b>a</b> For retired participants and beneficiaries receiving payment.....		<b>3a</b>	0
<b>b</b> For terminated vested participants.....		<b>3b</b>	5
<b>c</b> For active participants:			
(1) Non-vested benefits.....		<b>3c(1)</b>	1,891
(2) Vested benefits.....		<b>3c(2)</b>	1,135,115
(3) Total active.....		<b>3c(3)</b>	17
<b>d</b> Total.....		<b>3d</b>	22
<b>4</b> If the plan is at-risk, check the box and complete items (a) and (b) <input type="checkbox"/>			
<b>a</b> Funding target disregarding prescribed at-risk assumptions.....		<b>4a</b>	
<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been at-risk for fewer than five consecutive years and disregarding loading factor.....		<b>4b</b>	
<b>5</b> Effective interest rate.....		<b>5</b>	6.05 %
<b>6</b> Target normal cost.....		<b>6</b>	422,348

**Statement by Enrolled Actuary**

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

<b>SIGN HERE</b>		10/05/2011
Signature of actuary		Date
Charles W. Day		11-01853
Type or print name of actuary		Most recent enrollment number
Actuarial Data, Inc		(412) 429-8700
Firm name		Telephone number (including area code)
102 Broadway Avenue, Suite 200		
Carnegie		
Address of the firm		
PA 15106		

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
<b>7</b> Balance at beginning of prior year after applicable adjustments (Item 13 from prior year) .....	0	0
<b>8</b> Portion used to offset prior year's funding requirement (Item 35 from prior year) .....	0	0
<b>9</b> Amount remaining (Item 7 minus item 8) .....	0	0
<b>10</b> Interest on item 9 using prior year's actual return of <u>0.00</u> % .....		
<b>11</b> Prior year's excess contributions to be added to prefunding balance:		
<b>a</b> Excess contributions (Item 38 from prior year) .....		268,998
<b>b</b> Interest on (a) using prior year's effective rate of <u>6.62</u> % .....		17,808
<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		286,806
<b>d</b> Portion of (c) to be added to prefunding balance .....		0
<b>12</b> Reduction in balances due to elections or deemed elections .....	0	0
<b>13</b> Balance at beginning of current year (item 9 + item 10 + item 11d - item 12) .....	0	0

**Part III Funding percentages**

<b>14</b> Funding target attainment percentage .....	<b>14</b>	97.45 %
<b>15</b> Adjusted funding target attainment percentage .....	<b>15</b>	97.45 %
<b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	95.92 %
<b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/24/2011	110,000				
05/25/2011	104,496				
09/14/2011	231,407				
<b>Totals ▶</b>			<b>18(b)</b>	445,903	<b>18(c)</b> 0

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

<b>a</b> Contributions allocated toward unpaid minimum required contribution from prior years. ....	<b>19a</b>	0
<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	427,073

**20 Quarterly contributions and liquidity shortfalls:**

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No
- c** If 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of Quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

**Part V Assumptions used to determine funding target and target normal cost**

<b>21</b> Discount rate:			
<b>a</b> Segment rates:	1st segment: 3.14 %	2nd segment: 5.90 %	3rd segment: 6.45 %
			<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....			<b>21b</b> 0
<b>22</b> Weighted average retirement age .....			<b>22</b> 62
<b>23</b> Mortality table(s) (see instructions) <input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

**Part VI Miscellaneous items**

<b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>26</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>27</b> If the plan is eligible for (and is using) alternative funding rules, enter applicable code and see instructions regarding attachment. ....	<b>27</b>

**Part VII Reconciliation of unpaid minimum required contributions for prior years**

<b>28</b> Unpaid minimum required contribution for all prior years .....	<b>28</b>	0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (item 19a).....	<b>29</b>	0
<b>30</b> Remaining amount of unpaid minimum required contributions (item 28 minus item 29).....	<b>30</b>	0

**Part VIII Minimum required contribution for current year**

<b>31</b> Target normal cost, adjusted, if applicable (see instructions).....	<b>31</b>	422,348
<b>32</b> Amortization installments:	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	28,908	4,689
<b>b</b> Waiver amortization installment .....	0	0
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....	<b>33</b>	0
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (item 31 + item 32a + item 32b - item 33).....	<b>34</b>	427,037
	Carryover balance	Prefunding balance
<b>35</b> Balances used to offset funding requirement .....	0	0
<b>36</b> Additional cash requirement (item 34 minus item 35).....	<b>36</b>	427,037
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (Item 19c).....	<b>37</b>	427,073
<b>38</b> Interest-adjusted excess contributions for current year (see instructions).....	<b>38</b>	36
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of item 36 over item 37).....	<b>39</b>	0
<b>40</b> Unpaid minimum required contribution for all years .....	<b>40</b>	0

**Schedule SB, line 19 - Discounted Employer Contributions**

<b>Plan Name</b>	Chandra Venugopal MD, PA Defined Benefit Pension Plan and EIN: 65-1036205
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<b>Plan Sponsor's Name</b>	Chandra Venugopal MD, PA	<b>PN:</b>	001
----------------------------	--------------------------	------------	-----

[illegible]

**Attachment to 2010 Form 5500**  
**Schedule SB, line 22 - Description of Weighted Average Retirement Age**

**Plan Name** Chandra Venugopal MD, PA Defined Benefit Pension Plan and Trust  **EIN:** 15-1036205  
**Plan Sponsor's Name** Chandra Venugopal MD, PA **PN:** 001

The weighted average retirement age is equal to the normal retirement age of 62.

List the rate of retirement at each age and describe the methodology used to compute the weighted average retirement age, including a description of the weight applied at each potential retirement age.  
100% retire at age 62.



# Schedule SB, Part V - Statement of Actuarial Assumptions

## Target Assumptions:

Male Nonannuitant: 2010 Nonannuitant Male  
 Female Nonannuitant: 2010 Nonannuitant Female  
 Male Annuitant: 2010 Annuitant Male  
 Female Annuitant: 2010 Annuitant Female  
 Applicable months from valuation month: 0  
 Probability of lump sum: 0.00%  
 Use pre-retirement mortality: No

	1st	2nd	3rd
Segment rates:	3.14	5.90	6.45
High Quality Bond rates:	N/A	N/A	N/A
Final rates:	3.14	5.90	6.45
Override:	0.00	0.00	0.00

## Salary Scale

Male: 0.00%  
 Female: 0.00%

## Withdrawal

Male: None  
 Female: None

## Withdrawal-Select

Male: None  
 Female: None

## Early Retirement Rates

Male: None  
 Female: None

## Subsidized Early Retirement Rates

Male: None  
 Female: None

## Options:

Use optional combined mortality table for small plans: Yes  
 Use discount rate transition: No  
 Lump sums use proposed regulations: Yes

## Actuarial Equivalent Floor

Stability period: plan year  
 Lookback months: 5  
 Nonannuitant: None  
 Annuitant: 2010 Applicable

	1st	2nd	3rd
Current:	3.60	5.31	5.47
Override:	0.00	0.00	0.00

## Late Retirement Rates

Male: None  
 Female: None

## Marriage Probability

Male: 0.00%  
 Female: 0.00%  
 Expense loading: 0.00%

## Disability Rates

Male: None  
 Female: None

	Mortality	Setback
Male:	None	0
Female:	None	0

Name of Plan: Chandra Venugopal MD, PA Defined  
 Plan Sponsor's EIN: 65-1036205  
 Plan Number: 001

## Schedule SB, Part V - Summary of Plan Provisions

### Eligibility Requirements

Age (yrs) : 21  
 Age (months) : 0  
 Wait (months) : 12  
 Two year eligibility : No

### Service/Participation Requirements

Definition of years: Hours worked  
 Continuing hours: 1,000  
 Excluded classes: Union Members  
 Non-resident alien  
 Other

### Earnings

Total compensation excluding : 403(b)  
 Cafeteria  
 Other  
 Prior to participation  
 415 prior to participation

<u>Retirement</u>	<u>Normal</u>	<u>Early</u>	<u>Subsidized Early</u>	<u>Disability</u>	<u>Death</u>
Age:	62				
Service:	0				
Participation:	5				
Defined:	1st of month following				

### Benefit Reduction / Mortality table & setback

Male:	Actuarial Equivalence	Actuarial Equivalence	None	0
Female:	Actuarial Equivalence	Actuarial Equivalence	None	0

Rates - Male:	None	None	None
Rates - Female:	None	None	None

Use Social Security Retirement Age:	No	REACT Benefits Percentage:	100.00%
Vesting Schedule:	2/20	Pre-retirement death benefit	
Vesting Definition:	Hours Worked	Percentage of accrued benefit:	100.00%
		Death Benefit Payment method:	Greater of PVAB or Face

	<u>Annuity</u>	<u>Percent</u>	<u>Years</u>
Normal:	Joint and contingent	100.00%	0
QJSA:	Joint and contingent	100.00%	0

### Significant Changes in Plan Provisions Since Last Valuation

Name of Plan: Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr  
 Plan Sponsor's EIN: 65-1036205  
 Plan Number: 001

## Schedule SB, Part V - Summary of Plan Provisions

### Benefits

<b>Pension Formula:</b>	HCE		
<b>Type of Formula:</b>	Unit benefit non-integrated		
<b>Effective Date:</b>	01/01/2009		
 <b>Unit type:</b>	 Percent		
<b>Unit based on:</b>	Accrual		
<b>Maximum total percent:</b>	0.00%		
<b>Tiers based on:</b>	None		
<b>First tier:</b>	10.00%	for 1st	None
<b>Second tier:</b>	None	for next	None
<b>Third tier:</b>	None	for remaining yrs	
 <b>Maximum credit:</b>			
<b>Past years:</b>	99		
<b>Future years:</b>	99		
<b>Total years:</b>	25		

### Averaging

<b>Projection method:</b>	Current Compensation	<b>Apply exclusion to accrued benefit:</b>	No
<b>Based on:</b>	Final Average	<b>Annualize short compensation years:</b>	No
<b>Highest:</b>	3	<b>Annualize short plan years:</b>	No
<b>In the last:</b>	0	<b>Include compensations based</b>	
<b>Excluding:</b>	0	<b>on years of:</b>	Accrual

### Accrual

<b>Frozen:</b>	No	<b>Fractions based on:</b>	N/A
<b>Definition of years:</b>	Hours worked		
 <b>Accrual credit:</b>	<u>Continuing</u>	<u>Died</u>	<u>Disabled</u>
	1000	1000	1000
		<u>Retired</u>	<u>Terminated</u>
		1000	1000
			<b>Precision:</b> N/A
			<b>Limit current credit to:</b> N/A
 <b>Years based on:</b>	Participation	<b>Cap/floor years:</b>	0
<b>Maximum past accrual years:</b>	0.0000	<b>Cap or floor:</b>	Floor
<b>Method:</b>	Unit accrual	<b>Accrual % per year:</b>	0.00%
		<b>Apply 415 before accrual:</b>	No

### Frozen Benefits

<b>Fresh Start Date:</b>	01/01/2009	<b>Fresh start approach</b>	No wear away
<b>Apply increase to frozen compensation:</b>	No	<b>Reduce years and/or caps</b>	Years not caps
<b>Selected Formula:</b>	N/A	<b>by frozen years:</b>	

### Associated defined contribution/cash balance

<b>Projected interest rate:</b>	0.00%
<b>Participant receives contribution in year of retirement:</b>	No
<b>Plan name:</b>	
<b>Selected formula:</b>	N/A

<b>Name of Plan:</b>	Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr
<b>Plan Sponsor's EIN:</b>	65-1036205
<b>Plan Number:</b>	001

## Schedule SB, Part V - Summary of Plan Provisions

### Benefits

Pension Formula: Original  
 Type of Formula: Unit benefit integrated  
 Effective Date: 01/01/2005

Formula	% per Unit	Maximum Total %	Simplified table limit	Adjust %
Base:	100.00%	100.00%		No
Excess:	17.50%	17.50%	No	No

Maximum Credits	Past years	Future years	Total years
Base:	99	99	25
Excess:	99	99	25
Units based on:	Participation		

### Integration level

Covered compensation table: Dynamic  
 Rounding: Exact  
 Uniform dollar amount: None

### Averaging

Projection method:	Current Compensation	Apply exclusion to accrued benefit:	No
Based on:	Final Average	Annualize short compensation years:	No
Highest:	3	Annualize short plan years:	No
In the last:	0	Include compensations based on years of:	Accrual
Excluding:	0		

### Accrual

Frozen: No  
 Definition of years: Hours worked  
 Fractions based on: N/A

Accrual credit:	<u>Continuing</u>	<u>Died</u>	<u>Disabled</u>	<u>Retired</u>	<u>Terminated</u>	Precision:	N/A
	1000	1000	1000	1000	1000	Limit current credit to:	N/A

Years based on:	Service	Cap/floor years:	0
Maximum past accrual years:	0.0000	Cap or floor:	Floor
Method:	Fractional	Accrual % per year:	0.00%
		Apply 415 before accrual:	No

### Frozen Benefits

Fresh Start Date:	01/01/2009	Fresh start approach	No wear away
Apply increase to frozen compensation:	No	Reduce years and/or caps by frozen years:	Years not caps
Selected Formula:	N/A		

Name of Plan: Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr  
 Plan Sponsor's EIN: 65-1036205  
 Plan Number: 001

## Schedule SB, Part V - Summary of Plan Provisions

### Associated defined contribution/cash balance

Projected interest rate:	0.00%
Participant receives contribution in year of retirement:	No
Plan name:	
Selected formula:	N/A

Name of Plan:	Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr
Plan Sponsor's EIN:	65-1036205
Plan Number:	001

## Schedule SB, Part V - Summary of Plan Provisions

### Benefits

<b>Pension Formula:</b>	NHCE		
<b>Type of Formula:</b>	Unit benefit non-integrated		
<b>Effective Date:</b>	01/01/2009		
<b>Unit type:</b>	Percent		
<b>Unit based on:</b>	Accrual		
<b>Maximum total percent:</b>	0.00%		
<b>Tiers based on:</b>	None		
<b>First tier:</b>	0.50%	for 1st	None
<b>Second tier:</b>	None	for next	None
<b>Third tier:</b>	None	for remaining yrs	
<b>Maximum credit:</b>			
<b>Past years:</b>	99		
<b>Future years:</b>	99		
<b>Total years:</b>	25		

### Averaging

<b>Projection method:</b>	Current Compensation	<b>Apply exclusion to accrued benefit:</b>	No
<b>Based on:</b>	Final Average	<b>Annualize short compensation years:</b>	No
<b>Highest:</b>	3	<b>Annualize short plan years:</b>	No
<b>In the last:</b>	0	<b>Include compensations based</b>	
<b>Excluding:</b>	0	<b>on years of:</b>	Accrual

### Accrual

<b>Frozen:</b>	No	<b>Fractions based on:</b>	N/A
<b>Definition of years:</b>	Hours worked		
<b>Accrual credit:</b>	<u>Continuing</u>	<u>Died</u>	<u>Disabled</u>
	1000	1000	1000
			<u>Retired</u>
			1000
			<u>Terminated</u>
			1000
			<b>Precision:</b> N/A
			<b>Limit current credit to:</b> N/A
<b>Years based on:</b>	Participation	<b>Cap/floor years:</b>	0
<b>Maximum past accrual years:</b>	0.0000	<b>Cap or floor:</b>	Floor
<b>Method:</b>	Unit accrual	<b>Accrual % per year:</b>	0.00%
		<b>Apply 415 before accrual:</b>	No

<b>Name of Plan:</b>	Chandra Venugopal MD, PA Defined Benefit Pension Plan and Tr
<b>Plan Sponsor's EIN:</b>	65-1036205
<b>Plan Number:</b>	001

<b>Plan Name</b>	Chandra Venugopal MD, PA Defined Benefit Pension Plan and	<b>FIN:</b> 65-1036205
<b>Plan Sponsor's Name</b>	Chandra Venugopal MD, PA	<b>PN:</b> 001

<b>Plan Name</b>	Chandra Venugopal MD, PA Defined Benefit Pension Plan and	<b>EN:</b>	65-1036205
<b>Plan Sponsor's Name</b>	Chandra Venugopal MD, PA	<b>PN:</b>	001

[illegible]



**Attachment to 2010 Form 5500**  
**Schedule SB, line 22 - Description of Weighted Average Retirement Age**

**Plan Name** Chandra Venugopal MD, PA Defined Benefit Pension Plan and Trust **EIN:** 65-1036205  
**Plan Sponsor's Name** Chandra Venugopal MD, PA **PN:** 001

The weighted average retirement age is equal to the normal retirement age of 62.

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

100% retire at age 62.

**Attachment to 2010 Form 5500**  
**Schedule SB, line 32 - Schedule of Amortization Bases**

<b>Plan Name</b>	Chandra Venugopal MD, PA Defined Benefit Pension Plan and IRA	<b>EN:</b>	165-1036205
<b>Plan Sponsor's Name</b>	Chandra Venugopal MD, PA	<b>PN:</b>	001

[illegible]