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 sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

2012

OMB Nos. 1210-0110

1210-0089

This Form is Open to Public Inspection

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

Part I		<u>t Identification Informatio</u>	1							
For calenda	ar plan year 2012 or t	fiscal plan year beginning 01/0	1/2012	and ending 1	2/31/2	2012				
A This ret	turn/report is for:	x a single-employer plan	a multiple-employer p	olan (not multiemployer)	oloyer) a one-participant plan					
B This return/report is:			the final return/report		_					
		an amended return/report	a short plan year retui	rn/report (less than 12 mg	onths)	1				
C Check box if filling under: Form 5558 automatic extension						☐ DFVC progra	am			
special extension (enter description)										
Part II	Basic Plan Info	ormation—enter all requested in	· /							
1a Name		ormation enter an requested in	HOITIAHOIT		1b	Three-digit				
	SHMI RAMESH M.D.	. P.C. 401(K) PSP				plan number				
					_	(PN) •	001			
					1c	of plan				
2a Plan si	noneor's name and a	ddress; include room or suite num	per (employer if for a single	-employer plan)	2h	Employer Identi	/2010			
	SHMI RAMESH MD		oci (ciripioyei, il ioi a sirigio	-ciripioyor piari)	20		867954			
					2c	Sponsor's telep	hone number			
	E ROAD BLDG J					509-62				
RICHLAND,	WA 99352				2d		(see instructions)			
•		🗖	🗖		-	62111				
3a Plan a	dministrator's name a	and address XSame as Plan Spor	sor Name Same as Pla	n Sponsor Address	3b	Administrator's	EIN			
					3с	Administrator's	telephone number			
							·			
4 If the r	name and/or FIN of th	ne plan sponsor has changed since	the last return/report filed f	or this plan, enter the	4h	EINI				
		umber from the last return/report.	the last return/report filed i	or triis plan, enter trie	4b EIN					
	or's name				4c	PN				
5a Total	number of participant	s at the beginning of the plan year			5a		2			
b Total i	number of participant	s at the end of the plan year			5b		2			
		account balances as of the end o			5c		2			
6a Were	all of the plan's asse	ets during the plan year invested in	eligible assets? (See instru	ctions.)			X Yes No			
		of the annual examination and repo								
		6? (See instructions on waiver eligi	•				X Yes No			
		either line 6a or line 6b, the plan								
		e or incomplete filing of this return other penalties set forth in the instru					rable a Schedule			
SB or Sche	edule MB completed a	and signed by an enrolled actuary,								
belief, it is	true, correct, and con	nplete.								
SIGN	Filed with authorized	d/valid electronic signature.	03/27/2013	MUTHULAKSHMI RAN	MESH					
HERE	Signature of plan	administrator	Date	Enter name of individual signing as plan administrator						
SIGN										
HERE	Signature of empl	oyer/plan sponsor	Date	Enter name of individual signing as employer or plan spor						
Preparer's		name, if applicable) and address;					number (optional)			
	-						. ,			
				-						

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Pai	t III Financial Information						
	rt III Financial Information Plan Assets and Liabilities		(a) Beginning of Ves		1		(h) End of Voor
	Total plan assets	7a	(a) Beginning of Yea			(b) End of Year 128307	
	Total plan liabilities	7a 7b	62907				120307
	Net plan assets (subtract line 7b from line 7a)	7c	6290)7			128307
	Income, Expenses, and Transfers for this Plan Year	, ,	(a) Amount				(b) Total
	Contributions received or receivable from:		(u) Amount				(b) Total
	(1) Employers	8a(1)	3486	9			
	(2) Participants	8a(2)	2436	§9			
	(3) Others (including rollovers)	8a(3)					
	Other income (loss)	8b	616	32			
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c					65400
	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d					
е	Certain deemed and/or corrective distributions (see instructions)	8e					
f	Administrative service providers (salaries, fees, commissions)	8f					
g	Other expenses	8g					
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h					
<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	8i					65400
j	Transfers to (from) the plan (see instructions)	8j					
Par	t IV Plan Characteristics						
9a	If the plan provides pension benefits, enter the applicable pension 2A 2E 2F 2G 2J 3D	feature co	des from the List of Plan Char	acteris	stic Co	des in	the instructions:
b	If the plan provides welfare benefits, enter the applicable welfare for	eature cod	les from the List of Plan Chara	cterist	ic Cod	les in t	he instructions:
Dom	V Compliance Questions						
Pari	•				Vaa	No	
10 a	During the plan year: Was there a failure to transmit to the plan any participant contribu	tions withi	n the time period described in		Yes	NO	Amount
	29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fidu	iciary Cor	rection Program)	10a		X	
b	Were there any nonexempt transactions with any party-in-interest on line 10a.)	`	•	10b		X	
С	Was the plan covered by a fidelity bond?			10c	X		10000
d	Did the plan have a loss, whether or not reimbursed by the plan's or dishonesty?	-		10d		X	
е							
	insurance service or other organization that provides some or all constructions.)		• •	10e	X		650
f	instructions.)					Х	650
				10f			
<u>g</u>			· · · · · · · · · · · · · · · · · · ·	10g		X	
h 	If this is an individual account plan, was there a blackout period? (2520.101-3.)	•		10h		X	
i	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.10			10i		X	
Part	VI Pension Funding Compliance						
11	Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)						
11a	11a Enter the amount from Schedule SB line 39						
12	12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA?						
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below,	as applic	able.)				
a	If a waiver of the minimum funding standard for a prior year is beir granting the waiver.	•	The state of the s		, and 6	enter th Day	ne date of the letter ruling Year
If	you completed line 12a, complete lines 3, 9, and 10 of Schedule	e MB (For	m 5500), and skip to line 13.				
b	Enter the minimum required contribution for this plan year					12b	

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	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		
е	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 in any plan year?		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 under the of the PBGC?	control		Yes X No
С	If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) which assets or liabilities were transferred. (See instructions.)	to		
1	3c(1) Name of plan(s):	1 3c(2) E	IN(s)	13c(3) PN(s)
Part	VIII Trust Information (optional)			
	Name of trust	14b ⊤	rust's EIN	

Form 5500-SF

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1210-0089

OMB Nos. 1210-0110

2012

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Pension Benefit Guaranty Corporation Co	mplete all entries in accorda	nce with the instruc	tions to the Form 550	0-SF.				
Part Annual Report Identific								
For calendar plan year 2012 or fiscal plan year			and ending	12/31/2	2012			
A This return/report is for:	ple-employer plan	multiple-employer pla	an (not multiemployer)	mployer) a one-participant plan				
B This return/report is:	st return/report	e final return/report						
an am	nended return/report a s	short plan year returr	/report (less than 12 m	nonths)				
C Check box if filing under:	5558 au	utomatic extension			DFVC progra	am		
·	al extension (enter description)	•						
Part II Basic Plan Information	enter all requested information	on		-				
1a Name of plan			·	1b	Three-digit			
Muthulakshmi Ramesh M.D. P.C. 401(k) PSI			plan number	004				
			*	_	(PN) >	001		
·				1c	Effective date o	•		
2a Plan sponsor's name and address; incli	ude room or suite number (emr	lover if for a single-	amployer plan)	2h	Employer Identi			
Muthulakshmi Ramesh MD PC	dae room or salte namber (emp	noyer, ir ior a single-	sinployer plant		(EIN) 710867			
		• '		<u> </u>	Sponsor's telep			
1950 Keene Road Bidg J					50962			
1950 Keene Road Bldd J				2d	Business code ((see instructions)		
Richland, WA 99352						621111		
3a Plan administrator's name and address	XSame as Plan Sponsor Nar	ne Same as Plan	Sponsor Address	3b	Administrator's	EIN		
·				30	Administrator's	telephone numbe		
		•	•		Adrimiou ator 3	totophono nambo		
					•			
		· · · · · · · · · · · · · · · · · · ·				·		
4 If the name and/or EIN of the plan spor name, EIN, and the plan number from		t return/report filed fo	r this plan, enter the	4b	EIN			
a Sponsor's name								
5a Total number of participants at the beg	inning of the plan year			5a		2	2	
b Total number of participants at the end	of the plan year	· · · · · · · · · · · · · · · · · · ·	,				2	
c Number of participants with account ba	alances as of the end of the pla	n year (defined bene	fit plans do not			***	_	
complete this item)			<u></u>	5c	J <u></u>		<u>2</u>	
6a Were all of the plan's assets during the						X Yes N	10	
b Are you claiming a waiver of the annua under 29 CFR 2520.104-46? (See inst						X Yes N	do.	
If you answered "No" to either line 6		•			5500.	₽ 190 □ 1	••	
Caution: A penalty for the late or incomp								
Under penalties of perjury and other penalti						able, a Schedule		
SB or Schedule MB completed and signed to								
belief, it is true, correct, and complete.					·			
SIGN M.L. Karnesh	IND	3 18 2013	Muthulakshmi Rames	sh				
HERE Signature of plan administra	tor	Date	Enter name of individ	iual sia	ning as plan adr	ministrator		
SIGN				· · · · · ·			٦	
HERE Signature of employer/plan s	noneor	Date	Enter name of individ	lual eig	ning as employe	er or plan enoneor		
Preparer's name (including firm name, if ap						number (optional		
•	•		•		•	• •		
		•					J	
	•							

Pa	Part III Financial Information									
7	Plan Assets and Liabilities		(a) Beginning of Yea	ır			(b) End	of Ye	ar	
а	Total plan assets	7a	6290					. 12	28307	
b	Total plan liabilities	. 7b								
С	Net plan assets (subtract line 7b from line 7a)	7c	6290	7		1			8307	
8	Income, Expenses, and Transfers for this Plan Year		(a) Amount			(b) Total				
а	Contributions received or receivable from: (1) Employers	8a(1)	3486	9						
	(2) Participants	8a(2)	2436	9						
	(3) Others (including rollovers)	8a(3)								
b	Other income (loss)	. 8b	616	2						
С	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c						6	5400	
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	. 8d				0,0400				
ее	Certain deemed and/or corrective distributions (see instructions)	8e								
f	Administrative service providers (salaries, fees, commissions)	. 8f								
g	Other expenses	. 8g								
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	. 8h								
i	Net income (loss) (subtract line 8h from line 8c)	. 8i						.6	55400	
j	Transfers to (from) the plan (see instructions)	8j			10000					
Pa	t IV Plan Characteristics									
9a b	If the plan provides pension benefits, enter the applicable pension 2A 2E 2F 2G 2J 3D If the plan provides welfare benefits, enter the applicable welfare for									
	in the plan provides wellare benefits, enter the applicable wellare in	eature cou	es nom the List of Flan Onara	olei ist	10 000	ies iii i	He msuuc	uons.		
Par	V Compliance Questions									
10	During the plan year:				Yes	No		Amo	unt	
а	Was there a failure to transmit to the plan any participant contribu 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fide			10a		x				
b	Were there any nonexempt transactions with any party-in-interest on line 10a.)	•	·	10b		Х				
C	Was the plan covered by a fidelity bond?			10c	Х					10000
d	Did the plan have a loss, whether or not reimbursed by the plan's or dishonesty?			10d		Х				10000
е	Were any fees or commissions paid to any brokers, agents, or oth insurance service or other organization that provides some or all instructions.)	of the bene	efits under the plan? (See	10e	х				-	650
f	Has the plan failed to provide any benefit when due under the pla	n?		10f		Х			•	
9	Did the plan have any participant loans? (If "Yes," enter amount a	s of vear	end.)	10a		Х				
	If this is an individual account plan, was there a blackout period? 2520.101-3.)	(See instru	uctions and 29 CFR	10g		X				
ī	If 10h was answered "Yes," check the box if you either provided the exceptions to providing the notice applied under 29 CFR 2520.10	he require	d notice or one of the	10ii		X				
Par	VI Pension Funding Compliance			101						
11	Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)	nents? (If "	Yes," see instructions and com	plete	Sched	dule SE	3 (Form		Yes	No No
118	Enter the amount from Schedule SB line 39					11a				
12	Is this a defined contribution plan subject to the minimum funding					302 of	ERISA?		Yes	x No
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below									
a	If a waiver of the minimum funding standard for a prior year is being ranting the waiver.	ng amortiz	ed in this plan year, see instru		, and e	enter th	ne date of	the lett Year		ng
If	you completed line 12a, complete lines 3, 9, and 10 of Schedul									
b	Enter the minimum required contribution for this plan year				T	12b				

	Form 5500-SF 2012 Page 3 - 1		•	
С	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		
е	Will the minimum funding amount reported on line 12d be met by the funding deadline?		Yes	No N/A
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13a	Has a resolution to terminate the plan been adopted in any plan year?		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 under the PBGC?	e control		Yes X No
C	If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(which assets or liabilities were transferred. (See instructions.)	s) to		·
1	3c(1) Name of plan(s):	13c(2) E	EIN(s)	13c(3) PN(s)
Part	VIII Trust Information (optional)			
14a	Name of trust	14b	Trust's EIN	