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).

OMB Nos. 1210-0110 1210-0089

2012

This Form is Open to Public Inspection

Per	nsion Be	nefit Guaranty Corporation	▶ Complete all entries in ac	cordance with	h the instruc	tions to the Form 550	0-SF.		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Pai	rt I	Annual Report	Identification Information								
For c	alenda	ar plan year 2012 or fi	iscal plan year beginning 01/01/2	2012		and ending 1	2/31/2	2012			
		eturn/report is for:						a one-participant plan			
BI	nis reti	urn/report is:	the first return/report	H	eturn/report						
			an amended return/report	a short pla	an year return	/report (less than 12 m	onths)				
C C	heck b	oox if filing under:	Form 5558	automatio	extension			DFVC progra	am		
			special extension (enter descri	ription)							
Par	t II	Basic Plan Info	ormation—enter all requested info	ormation							
		of plan	•				1b	Three-digit			
		SAR 401(K) PLAN						plan number			
								(PN) • 001			
							1c	1c Effective date of plan			
0		<u> </u>		, , ,			01	01/01/2004			
THE C			ddress; include room or suite numbe	er (employer, if	for a single-	employer plan)	2b	2b Employer Identification Numb (EIN) 16-1396478			
							2c Sponsor's telephone number				
		ERTON ROAD						315-45	8-1662		
NORT	H SYR	RACUSE, NY 13212					2d	Business code (see instruction 722110			
3a F	Plan ac	dministrator's name a	nd address Same as Plan Spons	or Name	Same as Plan	Sponsor Address	3b	Administrator's	EIN		
							3c	Administrator's	telephone number		
			e plan sponsor has changed since t	the last return/	report filed fo	r this plan, enter the	4b EIN				
		•	imber from the last return/report.								
	-	or's name						4c PN			
			s at the beginning of the plan year				5a				
b ·	Total n	number of participants	s at the end of the plan year				5b	,			
C Number of participants with account balances as of the end of the plan year (defined benefit plans do not complete this item)							5c	5c			
6a	Were	all of the plan's asset	ts during the plan year invested in el	ligible assets?	(See instruct	ions.)	X Yes No				
			of the annual examination and report								
under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)								X Yes No			
	lf you	answered "No" to e	either line 6a or line 6b, the plan ca	annot use Fo	rm 5500-SF	and must instead use	Form	5500.			
			or incomplete filing of this return								
SB or	· Sche	dule MB completed a	ther penalties set forth in the instruc and signed by an enrolled actuary, a								
bellet	, it is t	rue, correct, and com	piete.								
SIGN HERE		Filed with authorized	/valid electronic signature.	07/18	/2013	KENNETH BERTSCH	CH				
		Signature of plan a	administrator	Date		Enter name of individ	ne of individual signing as plan administrate				
SIGN HERE		Filed with authorized	/valid electronic signature.	07/18	3/2013	KENNETH BERTSCH	ЭН				
						ual signing as employer or plan sponsor					
Preparer's name (including firm name, if applicable) and address; include room or suite number (optional)			(optional)	Prep	arer's telephone	number (optional)					
								_			

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Part III Financial Information											
7	Plan Assets and Liabilities		(a) Beginning of Yea	ır			(b) E	nd of \	ear		
a	Total plan assets	7a	` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` `	227493			(b) End of Year 145939				
	Total plan liabilities	7b		0			0				
	Net plan assets (subtract line 7b from line 7a)	7c	22749			145939					
	Income, Expenses, and Transfers for this Plan Year		(a) Amount				(b) Total				
	Contributions received or receivable from:							<i>,</i>	•		
	(1) Employers	8a(1)	1048								
	(2) Participants	8a(2)	130	9							
	(3) Others (including rollovers)	8a(3)									
b	Other income (loss)	8b	3263	32639							
С	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c							3499	6	
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	11583	115835							
е	Certain deemed and/or corrective distributions (see instructions)	8e									
f	Administrative service providers (salaries, fees, commissions)	8f	71	5							
g	Other expenses	8g									
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h							11655	50	
ī	Net income (loss) (subtract line 8h from line 8c)	8i							-8155	54	
j	Transfers to (from) the plan (see instructions)	8j									
Pai	t IV Plan Characteristics	, ,,	L								
9a		feature co	des from the List of Plan Char	acteris	tic Co	des in	the inst	ruction	ıs:		
b	If the plan provides welfare benefits, enter the applicable welfare fe	eature cod	es from the List of Plan Chara	cteristi	c Cod	les in t	he instru	uctions	:		
_	 										
Par	<u> </u>				1		I				
10	During the plan year:				Yes	No		An	ount		
	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					
	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)					X					
С	Was the plan covered by a fidelity bond?			10c	X					20000	
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					
е	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					X					
	instructions.)			10e							
	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 a	s of year e	end.)	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 required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3										
Part	VI Pension Funding Compliance										
11											
11a	Enter the amount from Schedule SB line 39					11a		··· <u> </u>			
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 applicable.)										
а	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							uling			
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											

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Enter the amount contributed by the employer to the plan for this plan year	12c								
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								
Will the minimum funding amount reported on line 12d be met by the funding deadline?		Yes	No	N/A					
VII Plan Terminations and Transfers of Assets									
Has a resolution to terminate the plan been adopted in any plan year?	X	'es No							
If "Yes," enter the amount of any plan assets that reverted to the employer this year	13a								
Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the confidence of the PBGC?	ontrol	ontrol X Yes							
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.)									
3c(1) Name of plan(s):	3 c(2) El	N(s)	13c(3) F	PN(s)					
VIII Trust Information (optional)			<u> </u>						
	Nill the minimum funding amount reported on line 12d be met by the funding deadline?	Enter the amount contributed by the employer to the plan for this plan year	Enter the amount contributed by the employer to the plan for this plan year	Enter the amount contributed by the employer to the plan for this plan year					

14b Trust's EIN

14a Name of trust