Foi	rm 5500-SF	Short Form Annual		of Small Employ	yee		OMB Nos. 1210-0110 1210-0089	
	rtment of the Treasury rnal Revenue Service	This form is required to be fi	Benefit Plan	nd 4065 of the Employe	۵		2012	
	epartment of Labor lenefits Security Administration	Retirement Income Security Act		ctions 6057(b) and 6058		This Form i	This Form is Open to Public	
Pension Be	enefit Guaranty Corporation	Complete all entries in account of the second se	ordance with the instruc	ctions to the Form 550	0-SF.	Ins	spection	
Part I	Annual Report Id ar plan year 2012 or fisca	entification Information	12	and anding 1	2/24/	2012		
	l.	al plan year beginning 01/01/20		and ending 1 an (not multiemployer)	2/31/2	a one-partici	oont plop	
	turn/report is for:	the first return/report	the final return/report	an (not muttemployer)			pant plan	
		an amended return/report		n/report (less than 12 m	onths	)		
C Check	box if filing under:	Form 5558	automatic extension			, DFVC progra	am	
		special extension (enter descrip						
Part II	Basic Plan Inform	nation—enter all requested infor	mation					
		RVICES PC EMPLOYEES DEFIN	ED BENEFIT PENSION	PLAN AND TRUST	1b	Three-digit plan number (PN) ►	003	
					1c	Effective date o 01/01	•	
	ponsor's name and addre	ess; include room or suite number RVICES PC	(employer, if for a single-	employer plan)	2b	Employer Identi (EIN) 20-32	fication Number	
					2c	Sponsor's telep		
ELMIRA, N	SEPH'S BOULEVARD / 14901				2d		(see instructions)	
3a Plan a	dministrator's name and	address Same as Plan Sponsor	Name Same as Plar	Sponsor Address	3b	Administrator's	EIN	
ADVANTAGE	HEALTH MEDICAL SER	VICES PC 555 ST. JOS ELMIRA, NY	EPH'S BOULEVARD		30		240197 telephone number	
		lan sponsor has changed since the	e last return/report filed fo	or this plan, enter the	4b	EIN		
	or's name				4c	PN		
5a Total	number of participants at	the beginning of the plan year			5a		57	
		the end of the plan year			5b		57	
		count balances as of the end of the		•	5c		57	
		luring the plan year invested in elig					X Yes 🗌 No	
		ne annual examination and report of See instructions on waiver eligibilit					X Yes 🗌 No	
		er line 6a or line 6b, the plan ca						
Caution: A	A penalty for the late or	incomplete filing of this return/r	eport will be assessed	unless reasonable cau	ise is	established.		
SB or Sche		r penalties set forth in the instruction signed by an enrolled actuary, as the term of the set of t						
SIGN	Filed with authorized/va	lid electronic signature.	10/11/2013	RONALD KINTZ				
HERE	Signature of plan adn		Date	Enter name of individu	ual sic	gning as plan adr	ninistrator	
SIGN					,			
HERE	Signature of employe	r/plan sponsor	Date	Enter name of individe	ual sig	gning as employe	er or plan sponsor	
Preparer's	name (including firm nan	ne, if applicable) and address; incl	ude room or suite numbe	r (optional)	Prep	parer's telephone	number (optional)	
For Paparer	ork Reduction Act Nation	and OMB Control Numbers, see the i	nstructions for Earn EEOO	9E			Form 5500-SF (2012)	
i or Faperw	or reduction Act Notice a	and only control numbers, see the l	134 404018 IOF FORM 3300-					

Par	t III Financial Information						
7	Plan Assets and Liabilities		(a) Beginning of Yea	ar			(b) End of Year
а	Total plan assets	7a	31518	81			341633
b	Total plan liabilities	7b		0			0
С	Net plan assets (subtract line 7b from line 7a)	7c	31518	81			341633
8	Income, Expenses, and Transfers for this Plan Year		(a) Amount				(b) Total
	Contributions received or receivable from:	<b>•</b> (1)		0			
	(1) Employers	8a(1)		0			
	(2) Participants	8a(2)		0	_		
	(3) Others (including rollovers)	8a(3)		0			
	Other income (loss)	8b	2889	3			00000
-	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) Benefits paid (including direct rollovers and insurance premiums	8c			-		28893
	to provide benefits)	8d		0			
е	Certain deemed and/or corrective distributions (see instructions)	8e		0			
f	Administrative service providers (salaries, fees, commissions)	8f	244	1			
g	Other expenses	8g		0			
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h					2441
i	Net income (loss) (subtract line 8h from line 8c)	8i			_		26452
j	Transfers to (from) the plan (see instructions)	8j					
b	1C       1G       1I       3H         If the plan provides welfare benefits, enter the applicable welfare ferror         V       Compliance Questions	eature codes	s from the List of Plan Chara	cterist	ic Coc	les in t	he instructions:
Part					Yes	No	• •
<u>10</u> а	During the plan year: Was there a failure to transmit to the plan any participant contribut 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fidu			10a	163	X	Amount
b	Were there any nonexempt transactions with any party-in-interest on line 10a.)	? (Do not ind	clude transactions reported	10a		Х	
С	Was the plan covered by a fidelity bond?			10c	Х		1000000
d	Did the plan have a loss, whether or not reimbursed by the plan's or dishonesty?	fidelity bond	d, that was caused by fraud	100		Х	1000000
е	Were any fees or commissions paid to any brokers, agents, or oth insurance service or other organization that provides some or all c instructions.)	er persons l	by an insurance carrier, ts under the plan? (See	10e		Х	
f	Has the plan failed to provide any benefit when due under the plan	n?		10f		Х	
g	Did the plan have any participant loans? (If "Yes," enter amount a	s of year en	d.)	10q		Х	
h	If this is an individual account plan, was there a blackout period? (2520.101-3.)	•		10h			
i	If 10h was answered "Yes," check the box if you either provided th exceptions to providing the notice applied under 29 CFR 2520.10	•		10i			
Part	VI Pension Funding Compliance						
11	Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)						
11a	Enter the amount from Schedule SB line 39					11a	0
12	Is this a defined contribution plan subject to the minimum funding	requiremen	ts of section 412 of the Code	e or se	ection :	302 of	ERISA? Yes 🗙 No
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below,						
а	If a waiver of the minimum funding standard for a prior year is beir granting the waiver.	ng amortized	d in this plan year, see instrue		, and e	enter th Day	he date of the letter ruling Year
lf	you completed line 12a, complete lines 3, 9, and 10 of Schedule	e MB (Form	5500), and skip to line 13.				1
h	Enter the minimum required contribution for this plan year					12b	

С	Enter th	e amount contributed by the employer to the plan for this plan year	12c				
d		t the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a e amount)	12d				
е		minimum funding amount reported on line 12d be met by the funding deadline?		Yes	N	0	N/A
Part	VII F	Plan Terminations and Transfers of Assets					
13a	Has a re	solution to terminate the plan been adopted in any plan year?	X	Yes	No		
	lf "Yes,	enter the amount of any plan assets that reverted to the employer this year	13a				0
b		I the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the or BGC?	control			Yes	X No
С		this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) ssets or liabilities were transferred. (See instructions.)	to				
1	<b>3c(1)</b> Na	me of plan(s): 1	3 <b>c(2)</b> E	IN(s)	1	3c(3)	PN(s)
Part	VIII T	rust Information (optional)					

14a Name of trust	14b Trust's EIN

SCI	HEDULE SB	Single-Employ	ver Define	d Ben	efit Plan		OM	B No. 1210-0110
(F	Form 5500)	• • •	rial Inform					2042
	artment of the Treasury							2012
	rnal Revenue Service	This schedule is required to Retirement Income Security					This Ear	n is Open to Public
	enefits Security Administration		evenue Code (th					Inspection
		File as an attac	chment to Form	5500 or (	5500-SF.			
	r plan year 2012 or fiscal p		12		and ending	j 12/3	1/2012	
	off amounts to nearest do							
		e assessed for late filing of this re	port unless reaso	nable ca				<u> </u>
		VICES PC EMPLOYEES DEFINE AST EMPLOYEES		ISION	B Three-digit plan number		•	003
	nsor's name as shown on li EHEALTH MEDICAL SER	ine 2a of Form 5500 or 5500-SF VICES PC			D Employer Id 20-3240197	entificat	ion Number	(EIN)
E Type of pla	an: 🗙 Single 🗌 Multipl	e-A Multiple-B	F Prior year pla	n size: 🗙	100 or fewer	101-50	00 More	than 500
Part I	<b>Basic Information</b>							
1 Enter t	he valuation date:	Month Day0	01 Year _2	2012	_			
2 Assets	:							
<b>a</b> Mark	et value					2a		315181
<b>b</b> Actua	arial value					2b		315181
<b>3</b> Fundin	g target/participant count b	oreakdown:		<b>(1)</b> N	umber of participa	ants	(2)	Funding Target
<b>a</b> For r	etired participants and ber	eficiaries receiving payment				0		0
<b>b</b> For t	erminated vested participa	nts	<b>3b</b>			0		0
<b>C</b> For a	active participants:							
(1	) Non-vested benefits		. ,					233831
(2	) Vested benefits							0
(3	,					57		233831
					_	57		233831
4 If the p	lan is in at-risk status, cheo	ck the box and complete lines (a)	and (b)					
<b>a</b> Func	ling target disregarding pre	escribed at-risk assumptions				4a		
		assumptions, but disregarding tra				4b		
-	ve interest rate					5		6.81 %
0						6		0
To the best accordance		upplied in this schedule and accompanying s s. In my opinion, each other assumption is rea ted experience under the plan.						
SIGN HERE							10/11/	2013
		Signature of actuary					Date	
BRET G. JOI	HANTGEN						11-06	040
	Туре	or print name of actuary				Most re	ecent enrolln	nent number
EBS-RMSCC	), INC.						585-4	21-4400
30 PERINTO FAIRPORT,	DN HILLS MALL NY 14450	Firm name			Tele	ephone	number (incl	luding area code)
		Address of the firm			-			
f the actuary	has not fully reflected any	regulation or ruling promulgated u	inder the statute	n comple	eting this schedule	. check	the box and	see
nstructions		ge and a survey promotigation of			g concourt	,		

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

Pa	art II Begin	nning of Year	Carryov	ver Prefunding Balan	ces						
_					-	(a) (	Carryover balance	)	(b)	Prefundi	ng balance
7		0 1 2		icable adjustments (line 13	•			0			0
8			,	funding requirement (line 3				0			0
9	Amount remaini	ng (line 7 minus li	ne 8)					0			0
10	Interest on line	9 using prior year'	s actual re	turn of <u>-1.55</u> %				0			0
11	Prior year's exc	ess contributions	to be adde	d to prefunding balance:							
	a Present value	of excess contrib	utions (line	e 38a from prior year)							46719
				interest rate of <u>5.10</u> 9							2383
	<b>C</b> Total available	at beginning of cu	rrent plan y	ear to add to prefunding bala	nce						49102
	<b>d</b> Portion of (c)	to be added to pro	efunding ba	alance							0
12	Other reduction	s in balances due	to election	s or deemed elections				0			0
13	Balance at begi	nning of current ye	ear (line 9 -	+ line 10 + line 11d – line 12	2)			0			0
P	art III Fun	ding Percent	ages								
14			•							14	134.79 %
15	Adjusted fundin	g target attainmen	t percenta	ge						15	134.79 %
	Prior year's fund	ding percentage fo	or purposes	s of determining whether ca						16	100.00 %
17	If the current va	lue of the assets of	of the plan	is less than 70 percent of th	e funding tar	get, enter s	such percentage			17	%
P	art IV Cor	ntributions an	d Liauid	litv Shortfalls							
18			-	vear by employer(s) and em	ployees:						
	(a) Date	(b) Amount p		(c) Amount paid by	(a) D		(b) Amount p		(		nt paid by
(N	IM-DD-YYYY)	employer	(S)	employees	(MM-DD	-YYYY)	employer	(S)		emplo	oyees
					Totala N	19(b)			18(c)	1	
- 10	<b>5</b> 1				Totals ►	18(b)			10(0)		
19		-		tructions for small plan with							
	-		•	nimum required contribution				19a			0
				djusted to valuation date				19b			0
20				uired contribution for current	year adjusted	to valuation	n date	19c			0
20	•	butions and liquidi	•								
	_			the prior year?						 	Yes X No
				y installments for the currer	-	-	manner?			·····	Yes No
	C If line 20a is "	Yes," see instruct	ions and co	omplete the following table			n voor				
	(1) 1	st		Liquidity shortfall as of e (2) 2nd	end of quarte	r of this pla (3)	in year 3rd			(4) 4th	1
	(1)					(-)	-			. /	

Pa	rt V	Assumptio	ns Used to Determine	Funding Target and	Target Normal Co	ost			
21	Disco	ount rate:							
	<b>a</b> Se	egment rates:	1st segment: 5.54%	2nd segment: 6.85%	3rd s	segment: 7.52 %	N/A, full yield curve used		
	<b>b</b> Ap	plicable month (	enter code)			21b	0		
22	Weig	hted average ret	tirement age				65		
23		ality table(s) (see		rescribed - combined	Prescribed - separa		ute		
Ра	rt VI	Miscellane	ous Items		_				
24				ctuarial assumptions for the					
25									
25 26		_		plan year? If "Yes," see instr					
20				e Participants? If "Yes," see			ntX Yes    No		
21		• •	•	nter applicable code and see		27			
	rt VII		•	um Required Contrib			1		
28				r years			0		
29				rd unpaid minimum required		· 23	0		
30	Rema	aining amount of	f unpaid minimum required c	ontributions (line 28 minus lin	e 29)		0		
Ра	rt VIII	Minimum	<b>Required Contributio</b>	n For Current Year					
31	Targe	et normal cost a	nd excess assets (see instru	ctions):					
	<b>a</b> Targ	get normal cost	(line 6)			31a	0		
	<b>b</b> Exc	cess assets, if ap	pplicable, but not greater tha	n line 31a		31b	0		
32	Amor	tization installme	ents:	ding Balance	Installment				
	a Net shortfall amortization installment								
	<b>b</b> Wa	aiver amortization	n installment						
33			approved for this plan year, e Day <u>07</u> Year <u>20</u>	nter the date of the ruling let	• • •	.5.5			
34	Total	funding requirer	ment before reflecting carryo	ver/prefunding balances (line	s 31a - 31b + 32a + 32	2b - 33) <b>34</b>	0		
				Carryover balance	Prefund	ding balance	Total balance		
35			use to offset funding				0		
36	Addit	ional cash requir	rement (line 34 minus line 35	)			0		
37	Contr	ributions allocate	ed toward minimum required	, contribution for current year ;	adjusted to valuation d		0		
38	•	,	ess contributions for current						
							0		
				f prefunding and funding star					
39				year (excess, if any, of line 3			0		
40				rs	•		0		
Pa	rt IX			Pension Relief Act of					
41	lf an e	election was mad	de to use PRA 2010 funding	relief for this plan:					
	<b>a</b> Sch	nedule elected					2 plus 7 years 15 years		
	<b>b</b> Elig	gible plan year(s	) for which the election in line	e 41a was made			08 2009 2010 2011		
42	Amou	int of acceleratio	on adjustment						
43	Exces	s installment ac	celeration amount to be carr	ed over to future plan years					

Plan:

Advantage Health Medical Services, P.C. Employees' Defined Benefit Pension Plan for Former IMAST Employees

EIN: 20-3240197

Plan Number: 003

# Schedule SB, line 26 - Schedule of Active Participant Data

Years of Credited Service											
Age	Under 1	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 +	Total
Under 25	0	1	0	0	0	0	0	0	0	0	1
25-29	0	2	0	0	0	0	0	0	0	0	2
30-34	2	2	0	0	0	0	0	0	0	0	4
35-39	0	6	0	0	0	0	0	0	0	0	6
40-44	0	4	0	0	0	0	0	0	0	0	4
45-49	0	6	0	0	0	0	0	0	0	0	6
50-54	1	12	0	0	0	0	0	0	0	0	13
55-59	0	8	0	0	0	0	0	0	0	0	8
60-64	2	6	0	0	0	0	0	0	0	0	8
65-69	1	3	0	0	0	0	0	0	0	0	4
70 & up	0	1	0	0	0	0	0	0	0	0	1
Total	6	51	0	0	0	0	0	0	0	0	57

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

## A. Consistency of Methods and Assumptions

Unless stated to the contrary, the following methods and assumptions are consistent with those used in the previous valuation performed as of January 1, 2011. The report reflects the change in the funding segment rates to be within a 90-110% corridor of the 25-year average under the Moving Ahead for Progress in the 21st Century Act.

# B. <u>Actuarial Cost Method</u>

As mandated by law, the actuarial cost method used to calculate the costs of the Plan for retirement, termination and surviving spouse's benefits is known as the Traditional Unit Credit Actuarial Cost Method. Under this method, each active participant's accrued benefit at the valuation date is calculated based on the terms of the plan and the actuarial assumptions. Vested benefits are determined as required under the law and regulations.

The Actuarial Accrued Liability is determined from the benefit based upon service accrued to the valuation date and compensation at the valuation date. The Normal Cost is determined from the difference between the Actuarial Accrued Liability using service and salary estimated to be earned at the end of the valuation year and the Actuarial Accrued Liability using service and salary earned at the beginning of the valuation year. Unfunded liabilities are amortized over 7 years as required under the law and regulations.

# C. Benefit Limitations under IRC Section 415(b)

The benefit limitation imposed by section 415(b) of the Internal Revenue Code, relating to the maximum benefit under a defined benefit plan, has been taken into account. On this basis, the maximum annual projected benefit utilized in this valuation is \$200,000 for purposes of calculating funding costs.

## D. Asset Valuation Method

Plan assets are held in a Trust and valued at market value.

# E. Participants Included in the Calculations

Based on employee data received from the Employer, all employees who are eligible for participation in the plan as of the valuation date are included in the calculations. Former employees, or their beneficiaries or contingent annuitants, where applicable, are also included if the employee data indicates that they are entitled to an immediate or deferred benefit under the provisions of the plan.

No liability is held for nonvested, inactive employees who have a break-in-service, or for employees who have quit or been terminated even if a break-in-service had not occurred as of the valuation date.

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

#### F. Actuarial Assumptions

1. Mortality

## Target Liability

In the calculation of the target liability the Optional Small Plan Mortality Table was used as prescribed under Notice 2008-85 (zero pre-retirement mortality).

ASC 960 Accounting

Same as for Target Liability.

PBGC Variable Rate Premium

Same as for Target Liability.

## Disabled Lives

No Disability assumed.

2. Withdrawal from service

*Termination* None assumed.

- 3. Interest rates
  - Target Liability

For Minimum Funding and AFTAP calculations ("MAP-21"):

January 2012 segment rates limited to 90-110% of 25-year average segment rates, as shown below.

For all other Target Liability calculations ("PPA"):

Full yield curve as of December 2011 (1.10% as of the valuation date), as shown below.

	MAP-21	PPA		
First 5 Years	5.54%	See		
Years 6-20	6.85%	Table		
Years 21+	7.52%	Below		

Effective Rate

MAP-21 - 6.81%

PPA - 4.30%

## ASC 960 Accounting

7.00% used for calculating ASC 960 accounting liabilities.

#### PBGC Variable Rate Premium

2.07% for the first 5 years then 4.45% for the next 15 years then 5.24% after 20 years as prescribed by law.

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

#### F. Actuarial Assumptions

4. Compensation

N/A, Plan was frozen effective Janurary 1, 2012.

5. Retirement age

Normal retirement age or the age at the valuation date, if greater.

6. Allowance for other expenses

Administrative expenses are based on the prior year's actual administrative expenses rounded to the near \$1,000.

7. Percentage married and age of spouse

For purposes of the pre-retirement spouse's benefit, it is assumed that all participants will have an eligible surviving spouse, with males 3 years older than females.

8. *Form of payment* 

Participants currently receiving benefit payments are assumed to continue receiving benefits in the optional form they elected upon retirement. All other participants are assumed to elect to receive a life annuity upon retirement.

9. Examples of the preceding assumptions

	MORTALITY				
	Annual Probability Per 100 Employees				mber 2011 /ield Curve
Age	Male			Entry	Yield
25	0.0287	0.0141		1	1.10%
40	0.0869	0.0469		5	3.04%
55	0.2279	0.2223		10	4.28%
60	0.4777	0.4525		15	4.83%
65	0.9671	0.8794		20	5.02%
70	1.6401	1.4930		25	5.11%
75	2.8818	2.3986		30	5.18%
80	5.3179	4.0147		35	5.23%
85	9.6919	6.9078		40	5.27%

## 10. Changes to the assumptions

The funding segment rates were changed to be within a 90-110% corridor of the 25-year segment rate average. The mortality and discount rate assumptions have been updated to comply with the requirements of the Pension Protection Act of 2006.

#### 11. Method Change

None.

SCI	HEDULE SB	Single-Employ	er Define	d Bene	fit Plan		ОМВ	No. 1210-0110	
(F	orm 5500)		rial Inform				2012		
	irtment of the Treasury							2012	
D Employee Be	epartment of Labor enefits Security Administration	This schedule is required to Retirement Income Security Internal F		SA) and sec			This Form is Open to Public Inspection		
Pension B	enefil Guaranty Corporation	File as an atta	chment to Form	5500 or 55	00-SF.			•	
For calenda	r plan year 2012 or fiscal p	olan year beginning 01/01/20	)12		and ending	12/3	1/2012		
	off amounts to nearest d								
Caution:	: A penalty of \$1,000 will t	be assessed for late filing of this re	eport unless reas	1					
		RVICES PC EMPLOYEES DEFIN IAST EMPLOYEES	ED BENEFIT PE		3 Three-digit plan numbe	r (PN)	•	003	
Plan spor	sor's name as shown on i	line 2a of Form 5500 or 5500-SF		C	D Employer Ide	entificati	on Number (	EIN)	
	EHEALTH MEDICAL SEF			-	20-3240197			,	
Type of pla	an: 🔀 Single 🗌 Multip	le-A Multiple-B	F Prior year pla	an size: 🙀	100 or fewer	101-50	0 More	than 500	
T	Basic Information								
	ne valuation date:	Month 01 Day	01 Year	2012					
2 Assets								······································	
<b>a</b> Mark	et value				[	2a		31518	
<b>b</b> Actua	arial value					2b		31518	
Fundin	g target/participant count l	breakdown:		(1) Nun	nber of participa	nts	(2)	Funding Target	
<b>a</b> For r	etired participants and bei	neficiaries receiving payment	3a			0			
<b>b</b> For t	erminated vested participa	ants	<b>3b</b>			0			
<b>C</b> For a	ctive participants:								
(1	) Non-vested benefits							23383	
(2	) Vested benefits		3c(2)						
(3	) Total active					57		23383	
						57		23383	
4 If the p	lan is in at-risk status, che	ck the box and complete lines (a)	and (b)	·······	]		<u>). 1 </u>		
<b>a</b> Fund	ling target disregarding pr	escribed at-risk assumptions				4a			
		k assumptions, but disregarding tr				4b			
		five consecutive years and disreg				5		6.81 %	
						6		0.01 /0	
tatement b To the best accordance	y Enrolled Actuary of my knowledge, the information s	supplied in this schedule and accompanying s. In my opinion, each other assumption is re	schedules, statements	and attachment	ts, if any, is complete erience of the plan and	and accura	ate. Each prescr ble expectations	ibed assumption was applied in	
SIGN HERE	Bu	A Idiate	No.		K	)/u	1201	3	
		Signature of actuary				1	Date		
	E	BRET G. JOHANTGEN					11-06	040	
	Туре	or print name of actuary				Most re	cent enrollm	ent number	
		EBS-RMSCO, INC.					(585) 4	21-4400	
	30	Firm name PERINTON HILLS MALL			Tele	phone r	number (incl	uding area code)	
		FAIRPORT, NY 14450 Address of the firm							
	has not fully reflected any	regulation or ruling promulgated	under the statute	in completi	na this schedule	check	the box and	see	

Pa	art II	Begin	ning of Year	Carryov	er Prefunding Balan	ices								
								(a) 🤇	Carryover balance		(b) F	Prefundir	ng balance	
7		-		ar after applicable adjustments (line 13 from prior								0		
8	prior year)													
9										0			0	
10													0	
11	Prior ye	ear's exce	excess contributions to be added to prefunding balance:											
	a Present value of excess contributions (line 38a from prior year)								46719					
	<b>b</b> Interest on (a) using prior year's effective interest rate of <u>5.10</u> % except as otherwise provided (see instructions)								2383					
	C Total	available	at beginning of cu	rrent plan y	ear to add to prefunding bala	alance				49102				
	<b>d</b> Porti	on of (c) t	to be added to pro	efunding ba	alance							0		
12	Other r	eductions	in balances due	to election	s or deemed elections					0		0		
13	Balanc	e at begin	ning of current ye	ear (line 9 ·	+ line 10 + line 11d – line 1	2)				0			0	
P	art III	Fund	ding Percent	ages										
14	Fundin	g target a	ttainment percen	tage								14	134.79 %	
15	Adjuste	ed funding	ı target attainmen	t percenta	ge							15	134.79 %	
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.										16	100.00 %		
17	7 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage									17	%			
P	art IV	Con	tributions an	d Liquid	lity Shortfalls									
18	Contrib	utions ma	ade to the plan fo	r the plan y	ear by employer(s) and em	nployees:								
(N	(a) Date (b) Amount p (MM-DD-YYYY) employer				(c) Amount paid by employees				Date (b) Amount paid by D-YYYY) employer(s)			(c) Amount paid by employees		
													·	
·····														
												T		
						Totals	►	18(b)			18(c)			
19			,		tructions for small plan with						[			
	a Contributions allocated toward unpaid minimum required contributions from prior years										0			
	b Contributions made to avoid restrictions adjusted to valuation date										0			
			·····	*************************	uired contribution for current	year adjus	ted to v	aluatior	n date	19c			0	
20	Quarterly contributions and liquidity shortfalls:													
	a Did the plan have a "funding shortfall" for the prior year?								Yes 🗙 No					
	<b>b</b> If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?								Yes No					
	C If line	e 20a is "\	Yes," see instruct	ions and co	omplete the following table						Ĺ			
	(1) 104				Liquidity shortfall as of end of quarte			er of this plan year (3) 3rd			(4) 4th			
		(1) 1s			(2) 2nd			(3)	JIU			(7) 701		

Pa	rt V	Assumptio	ns Used to Detern	nine l	Funding Target and	Targe	t Normal Cost					
21	21 Discount rate:											
	a Segment rates:		1st segment: 5.54 %		2nd segment: 6.85 %		3rd segment: 7.52 %		N/A, full yield curve used			
	<b>b</b> Applicable month (enter code)								0			
22	Weig	hted average ret	tirement age		22	65						
23	Morta	ality table(s) (see	e instructions)	Pre	scribed - combined	Pres	cribed - separate	Substitute				
Ра	rt VI	Miscellane	ous Items									
24												
25	attachment											
					Participants? If "Yes," see							
27					er applicable code and see			T				
			•					27				
Pa	rt VII	Reconcilia	ation of Unpaid Mi	inimu	m Required Contrib	ution	s For Prior Years					
28					years			28	0			
29					unpaid minimum required			29	0			
30	Rema	aining amount of	unpaid minimum requir	ed con	tributions (line 28 minus line	e 29)		30	0			
Pa	rt VII	I Minimum	Required Contrib	ution	For Current Year				100mz marta da 11 - 12 - 12 - 12 - 12 - 12 - 12 - 12			
31	Targ	et normal cost a	nd excess assets (see ii	nstruct	ions):			······································				
	<b>a</b> Tar	get normal cost (	(line 6)					31a	0			
	<b>b</b> Exc	cess assets, if ap	oplicable, but not greate	r than I	line 31a			31b	0			
32	Amor	rtization installme	ents:				Outstanding Bala	nce	Installment			
	a Net	t shortfall amortiz	zation installment									
	<b>b</b> Wa	aiver amortization	n installment									
33					ter the date of the ruling lett) and the waived am			33				
34	Total	funding requirer	nent before reflecting ca	arryove	r/prefunding balances (line	s 31a -	31b + 32a + 32b - 33)	34	0			
				1	Carryover balance		Prefunding balar	nce	Total balance			
35			use to offset funding						0			
36	Addit	ional cash requir	rement (line 34 minus lir	ne 35).				36	0			
37	<ul> <li>Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)</li></ul>							37	0			
38	38 Present value of excess contributions for current year (see instructions)											
								38a	0			
	<ul> <li>a Total (excess, if any, of line 37 over line 36)</li> <li>b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances</li> </ul>											
39									0			
40	40 Unpaid minimum required contributions for all years								0			
Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)												
41	41 If an election was made to use PRA 2010 funding relief for this plan:											
	a Sch	nedule elected							2 plus 7 years 🗌 15 years			
<del></del>	b Eligible plan year(s) for which the election in line 41a was made								3 2009 2010 2011			
42	2 Amount of acceleration adjustment											
43	B Excess installment acceleration amount to be carried over to future plan years											

 Plan:
 Advantage Health Medical Services, P.C. Employees' Defined Benefit Pension Plan for Former IMAST Employees

 EIN:
 20-3240197

Plan Number: 003

# Schedule SB, line 22 - Description of Weighted Average Retirement Age

	(1) (2)		(3)	(4)	(5)			
				Number				
			Number of	Retiring	Total Age			
	Age	Rate	People	(2) x (3)	(1) x (4)			
-	65	1.000	1,000.00	1,000.00	65,000.00			
	Total			1,000.00	65,000.00			
Average Retirement Age 65.00								

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

A. Effective Date

The initial effective date of the Pension Plan is January 1, 2011. The Plan was frozen for benefit accruals effective January 1, 2012.

#### B. Eligibility for Participation

Any Employee who is a former employee of Internal Medicine Associates of the Southern Tier, P.C. and who was hired by the Employer on October 1, 2010 shall be eligible to participate in the Plan on January 1, 2011. No other Employees shall be eligible to participate in this Plan.

C. Employee Contributions

None permitted.

D. Year of Vesting Service

One full year of service for each plan year with at least 1,000 hours of service. For the purpose of determining the vested status of a Participant, no partial credit is given.

#### E. <u>Year of Creditable Service</u>

One full year of service for each plan year with at least 1,000 hours of service. For the purpose of determining the retirement benefits of a Participant, no partial credit is given. The Plan was frozen as of January 1, 2012.

## F. Plan Year

Plan Year means the 12 consecutive month period commencing January 1 and ending December 31.

G. Compensation

Total W-2 Compensation actually paid including bonuses, overtime, and any other additional compensation. Salary deferrals by reason of Code Sections 125, 402(g) and 132(f) shall also be included. **The Plan was frozen as of January 1, 2012.** 

Plan Number: 003

# Schedule SB, Part V - Summary of Plan Provisions

## H. Actuarial Equivalence

- 1. Interest Rate 30-year Treasury Rate
- Pre-Retirement Mortality None Post-Retirement Mortality - Revenue Ruling 2001-62 Mortality Table

## I. Normal Retirement Benefit

- 1. *Eligibility requirements* Attainment of age 65 or the Participant's 5th anniversary of joining the Plan, if later.
- 2. *Amount* Benefit equal to actuarial equivalence of Theoretical Account Balance. Formula for Theoretical Account Balance is as follows:
  - i. Compensation Credit:

As of the last day of each Plan Year, each Participant's Theoretical Account shall be credited with a Compensation Credit in the following amounts:

- a) for Roger Schenone, an amount equal to \$50,000;
- b) for each of Joseph Calderone, Francisco Corbalan and James Freeman, an amount equal to \$30,000;
- c) for each of Dominic Romeo and Keith Parker, an amount equal to \$20,000;
- d) for Albert Delvin and Edward Foster, an amount equal to \$12,000;
- e) for each of Francisco Corbalan and Randall Slimak, \$0; and
- f) for any other Participant, an amount equal to 3% of the Participant's Compensation for the Plan Year.

plus

ii. Interest Credit:

As of the last day of each Plan Year, each Participant's Theoretical Account shall be credited with an amount equal to the product obtained by multiplying his Theoretic Account Balance as of the beginning of the Adjustment Period by the Treasury Rate in effect for the current Plan Year. If the Adjustment Period is less than a full Plan Year, the Interest Credit shall be prorated for the length of the Adjustment Period.

# The Plan was frozen as of January 1, 2012.

3. *Payment* - Normal Retirement Benefit commences on the first day of the month next following the Participant's actual retirement date and continues for the Participant's lifetime, unless an automatic surviving spouse annuity is in effect or an optional benefit is elected and in effect.

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

J. Early Retirement Benefit

This Plan does not provide for the payment of retirement benefits prior to the date the Participant attains Normal Retirement Age.

# K. Vested Retirement Benefit

- 1. *Eligibility requirements* Participants are 100% vested in their accrued benefits after completion of three Years of Vesting Service.
- 2. *Amount* The benefit accrued at any date other than the Normal Retirement Date is equal to the actuarial equivalent of the Hypothetical Account through the determination date, projecting Interest Credits through the Participant's Normal Retirement Age, using the last Interest Credit of the Plan Year containing the determination date as the Interest Credit for subsequent periods through such Participant's Normal Retirement Date.
- 3. *Payment* Full vested benefit commences on the first day of the month coinciding with or next following attainment of normal retirement age. Payments continue monthly for the remainder of the Participant's lifetime.

## L. Death Benefits

- 1. *Postretirement* none, except through an option elected at retirement.
- 2. *Preretirement* Each Participant with 5 or more Years of Vesting Service and terminated vested Participants have an automatic spouse's death benefit. A monthly income payable to the eligible surviving spouse is equal to 50% of the reduced monthly retirement benefit had the Participant survived to earliest retirement date and elected a 50% Joint and Survivor Option. If greater, a surviving spouse is entitled to receive a lump sum value of the participant's accrued benefit. The present value of accrued benefit may be paid to a Beneficiary if there is no spouse.

## M. Normal Form of Retirement Benefit

In lieu of the retirement benefit otherwise payable to a Participant who is married at the commencement of retirement benefit payments, such married Participant will, in the absence of any written optional election form, automatically receive a reduced monthly retirement benefit under the Qualified Joint and 50% Survivor Annuity option to provide for the continuation of 50% of such reduced retirement benefit to the eligible surviving spouse. Such automatic surviving spouse annuity shall commence on the first day of the month following the date of death of the Participant and shall continue during the lifetime of such eligible surviving spouse.

# Schedule SB, Part V - Summary of Plan Provisions

N. Optional Forms of Pension

The optional payment methods described below are the actuarial equivalent of the normal form otherwise payable as of the Participant's retirement date.

- 1. *Joint and Survivor Annuity* Participant receives a reduced pension commencing at actual retirement. Survivor receives 50%, 66 2/3% or 100% of the Participant's reduced pension for life commencing at the Participant's death.
- 2. Lump Sum Participant receives one payout equal to their Hypothetical Account Balance.

#### O. Plan Change

The Plan was frozen for benefit accruals effective January 1, 2012.